THE SATURDAY EVENING POST

An Illustrated Weekly
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JUNE 17, 1911

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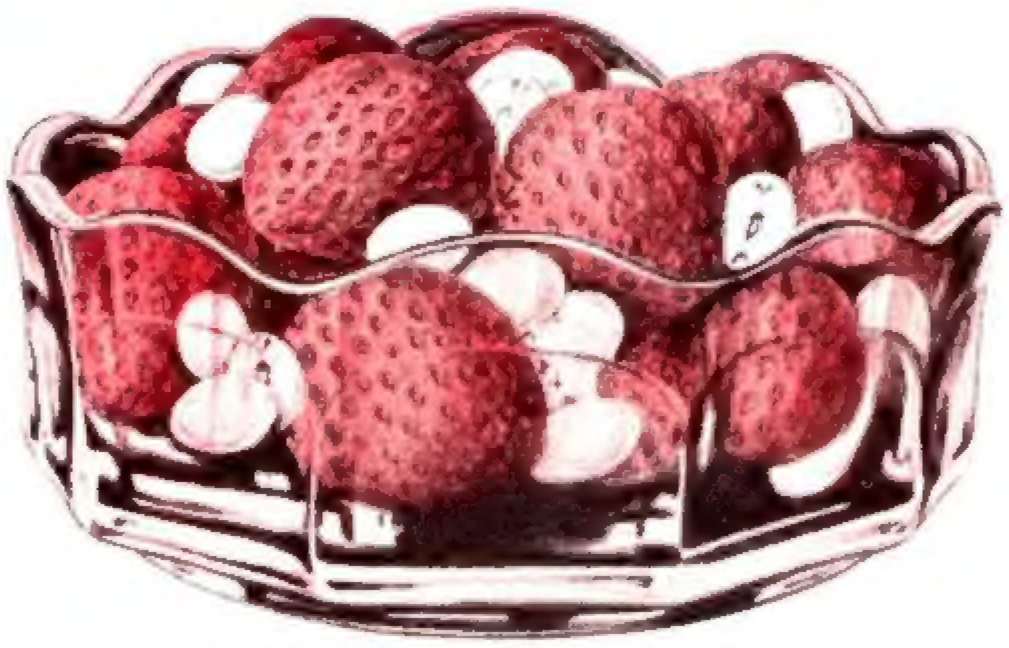
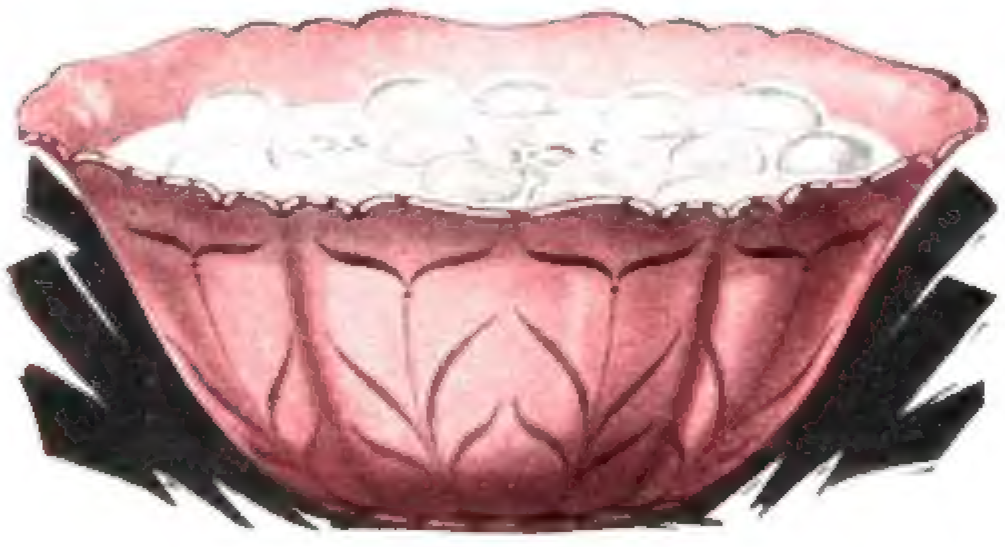
DRAWN BY
PHILIP BOILEAU

More Than a Million and Three-Quarters Circulation Weekly



Puffed Wheat or Rice With Berries
—a Delicious Blend



For Luncheons or Suppers
—Puffed Grains in Milk

The Royal Foods of June

In the past few weeks—with grocers stocking for June—the demands for these puffed foods have been overwhelming.

For June is the month of berries. And countless people mix Puffed Wheat and Puffed Rice with them.

June starts the months of cold suppers—when people serve Puffed Wheat and Rice in milk. The grains are crisper than crackers, and four times as porous as bread. And they are whole-grain foods.

With June comes the time for ready-cooked cereals. And four people in five prefer these puffed grains to any other cereal creation.

The ice cream season starts with June. And these crisp grains add a garnish which tastes like nuts.

And schoolgirls' vacations begin in June. They use a wealth of Puffed Rice in their home candy-making.

100,000,000 Dishes

So with June starts the greatest demand for Puffed Wheat and Puffed Rice. A hundred million dishes, served in one way or another, will doubtless be served this summer.

But some homes won't have them because the housewives don't know them. They will serve foods not one-half so delicious.

That's why we print this page—now on the verge of June. They who know Puffed Wheat and Puffed Rice will all have them. But the millions who don't know are here told what they miss.

Puffed Wheat and Puffed Rice are like wafered nuts. They are porous and crisp—eight times normal size—ready to melt in the mouth. Most people regard them as the two finest foods in existence.

We want to urge you—for your own sake—to start using them this June.

Puffed Wheat, 10c

Except in Extreme West

Puffed Rice, 15c

Children at play get hungry. And the best food to serve them between meals is Puffed Wheat or Puffed Rice.

They like to eat the grains dry—as they come from the package—sprinkled with a little salt. They like them at bedtime in milk.

These puffed grains never tax the stomach. Never was cereal food made even half so digestible.

All the food granules are literally blasted to pieces, so digestion acts instantly. It begins before the foods reach the stomach.

Let children eat them at any hour—between meals or bedtime. They are not like foods hard to digest.

Exploded by Steam

These are Prof. Anderson's scientific foods—the foods shot from guns.

The puffing is done by a steam explosion, which literally blasts all the food granules to pieces. Cooking, baking or toasting never made cereals half so fit to eat.

The raw grains are sealed up in bronze-steel guns. Then the guns are revolved for sixty minutes in a heat of 550 degrees. That heat turns the moisture in the grain to steam, and the pressure becomes enormous.

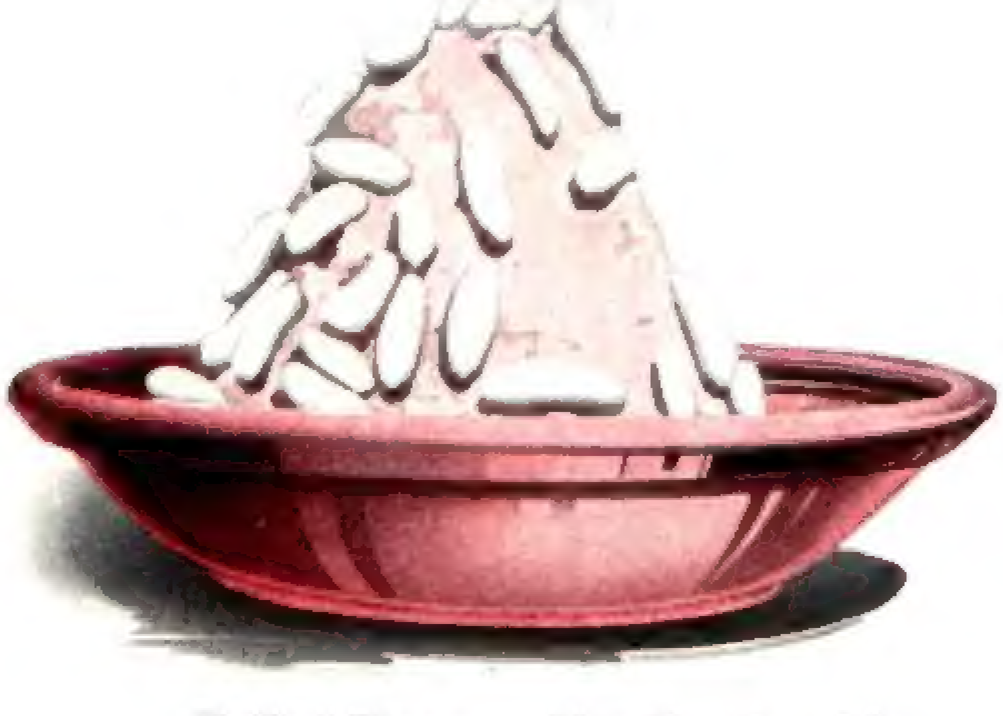
Suddenly the guns are unsealed and the steam explodes. The grains are puffed to eight times normal size. Every food granule is broken. Yet the grains remain shaped as they were when they went in the guns.

The aim of the process was to make grain digestible. But it also created the most enticing cereal foods we know.

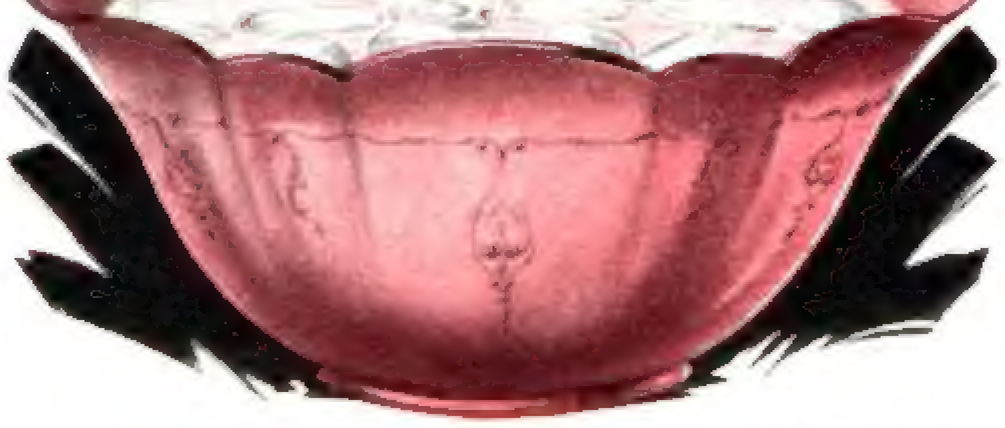
Telephone your grocer—now before you forget it—to send you a package of each.

The Quaker Oats Company

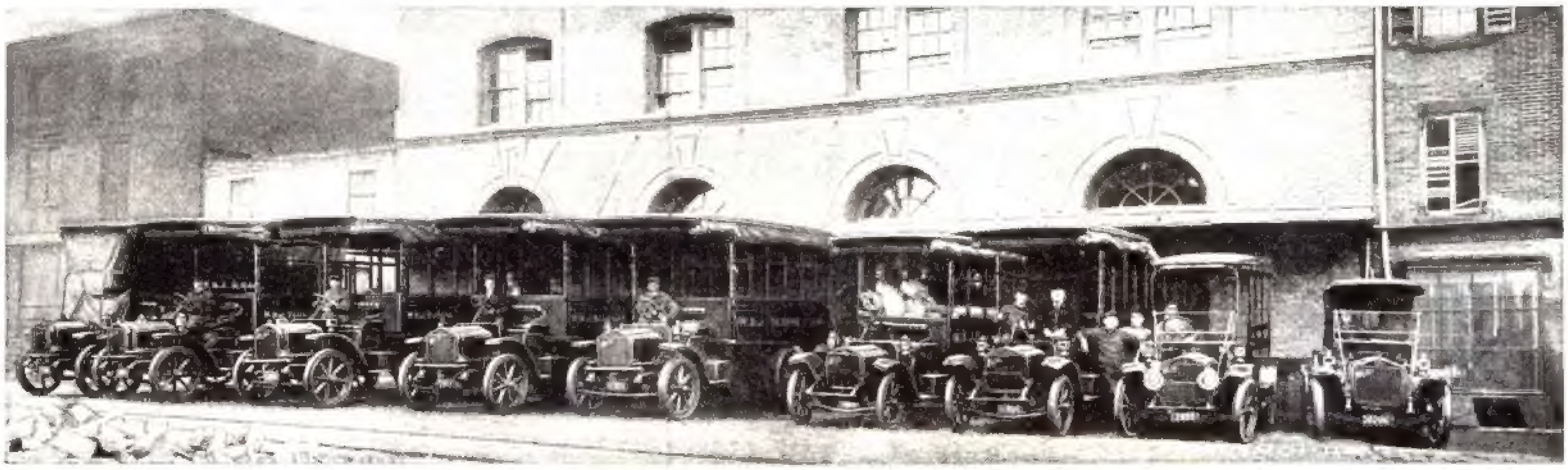
Sole Makers—Chicago



Puffed Rice as a Nut-like Garnish
for Ice Cream



Puffed Wheat and Puffed Rice Blended
—Served With Cream



The Evidence is All Around You

YOU, the progressive men of the country, have been looking for a commercial motor-driven truck—you've placed the emphasis on "Commercial"—wanted it understood that you were looking for a practical, dependable, durable motor vehicle—probably you even let it be understood that when the right one came along—the one upon which you could fully rely—it would be adopted in your business. The evidence that such trucks are already here is all around you—White motor trucks are solving some of the largest delivery problems. The findings of these large concerns are pretty likely to be right, because of the size of the deliveries and their importance to their owners. What White trucks can do for such concerns as W. & J. Sloane, and the Standard Oil Company of New York, for the Joseph Horne Company and the McCreery Company of Pittsburgh, for the Cleveland-Akron Bag Company, for the Marshall Field Company of Chicago, and for the Auto Delivery Company of Portland, Ore., they will do for you.

The above are but a few of the large users of White trucks in every city in the country. The performance of these trucks is your positive proof of the quality and dependableness of White trucks.

The Verdict is White Trucks

THE verdict must always be in favor of White trucks, if you will permit the evidence to be submitted; and the evidence is always the story of splendid performance. This splendid performance is made possible by the design of the engine—its simplicity—its accessibility. The materials are the best that modern science has produced. The trucks themselves are made in three sizes, but the engine is standardized in all types, thus greatly simplifying the mechanical problem. White trucks are designed, each one for the particular type of work it is intended to do. Consequently the White line will solve any delivery problem—meeting any of its special or unusual requirements, and do it most economically. White trucks are unquestionably more economical than any other type of delivery yet devised for cartage work.

Why not tell us your needs and let us submit the solution, with catalogues and testimonials of the largest users?

The White Company

889 East 79th Street, Cleveland

Sometime You'll Need Tools

Some day a window will stick, a door will sag on its hinges, or something will happen at an inopportune time when you will want some tools in a hurry.

Of course you don't care to make improvements and repairs about the house, if you have but a few old, rusty, battered tools. No wonder you cannot do a workmanlike job. Any carpenter will tell you that it is impossible to do a good job with poor tools.

KEEN KUTTER
Quality Tools

are made to fulfill the exacting requirements of the expert workman. Every edge is tempered for lasting sharpness—every handle is formed for perfect "hang" and balance—every adjustment is carefully tested for accuracy.

With such tools a novice can do creditable work and take pleasure in doing it.

You run no risk in buying Keen Kutter Tools or Cutlery for every piece is unconditionally guaranteed—if not satisfactory, take it back, and either get your money or a new tool.

Sold for over forty years under this motto:

> ***"The Recollection of Quality Remains***
> ***Long After the Price is Forgotten"***
> Trade Mark Registered. —E. C. SIMMONS.

If not at your dealer's, write us.

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TRADE MARK REG. CUTLERY AND TOOLS U. S. PAT. OFF.

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SIMMONS HARDWARE COMPANY (Inc.)
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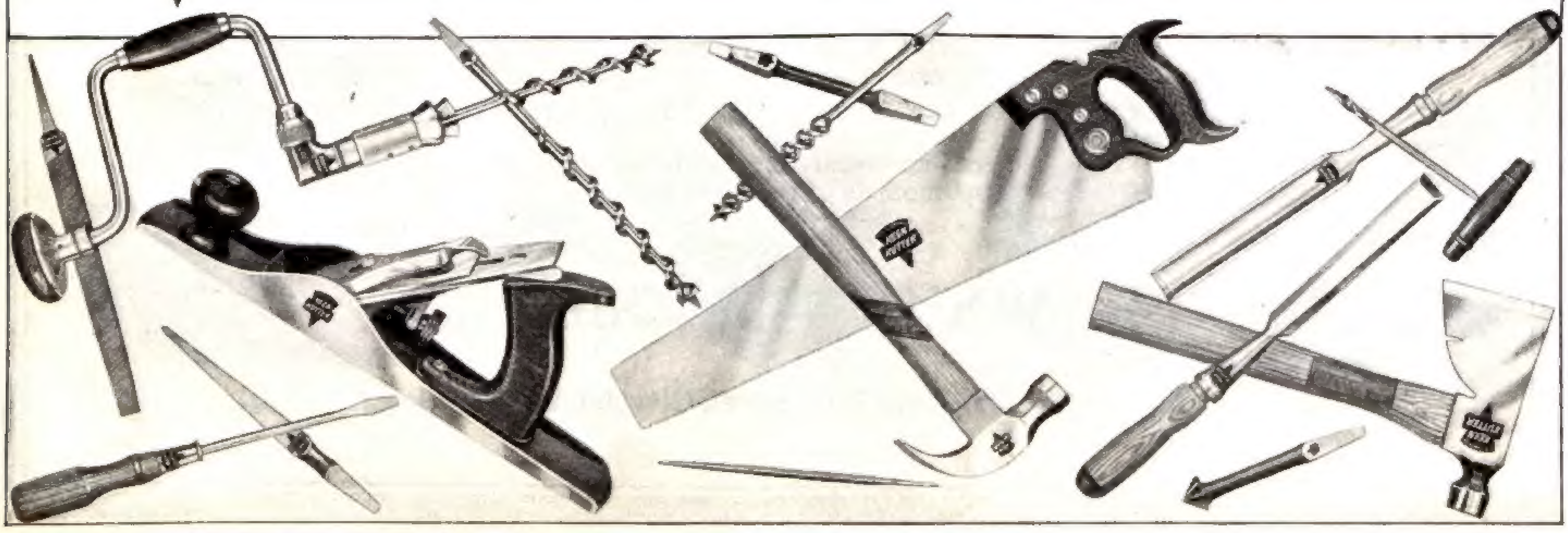

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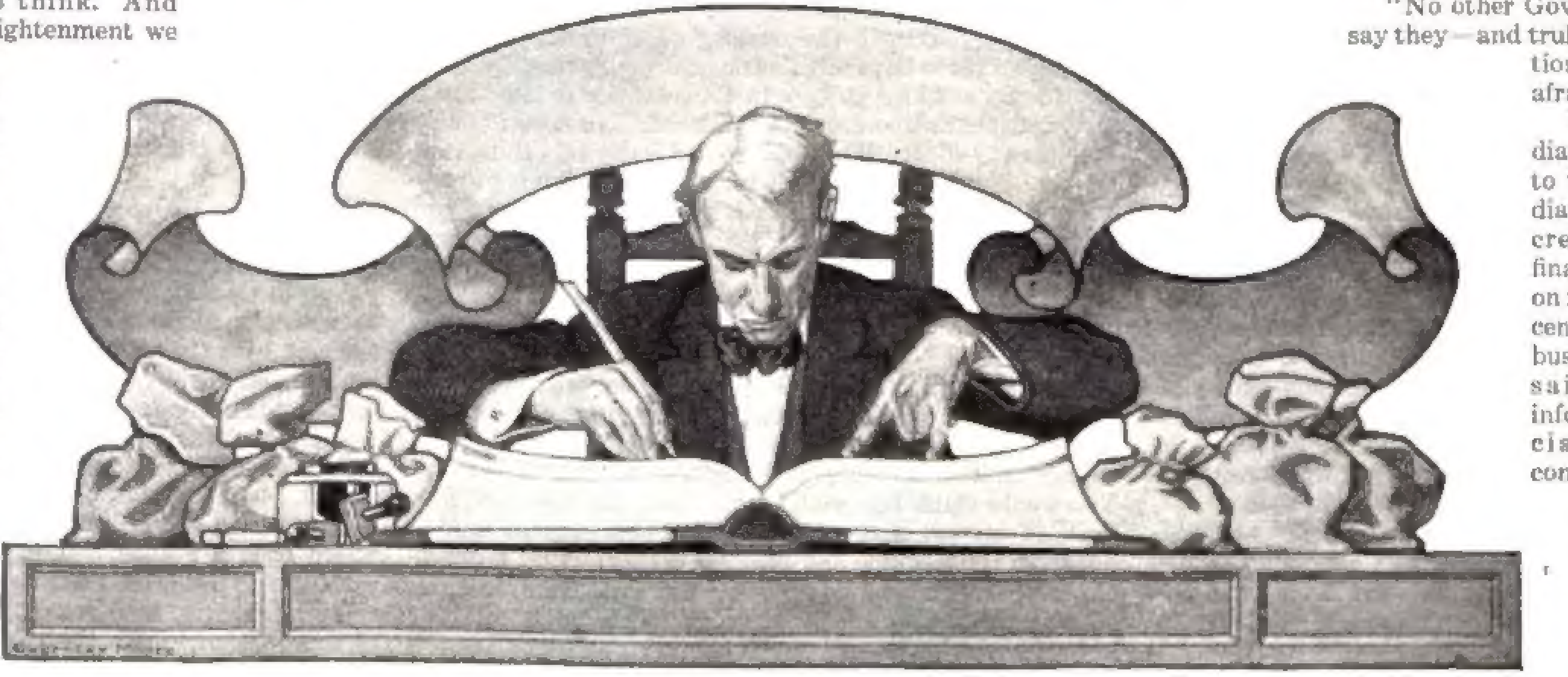
OUR CANADIAN COUSINS

How They Handle Their Currency Problems

By ALBERT J. BEVERIDGE

WHAT can Canada teach us Americans about the money question? A very great deal, the Canadians think. And surely we need all the enlightenment we can get. For our money question has vexed us even more than our tariff question—at least, very few of us are satisfied with our currency and banking system. Do we not hear complaints from our business men that our money is "tight" when it should be "easy"? Is there not a growing demand among our bankers for financial reform? Are not our economists constantly talking about the necessity of a greater "elasticity of our currency"? Do not all of us take quick alarm when the wise ones say that "the financial outlook is bad"?



For our troubles the Canadians think their system affords a complete remedy. Next to their national constitution and their system of responsible party government, the Canadians believe that their banking and currency system is the highest point of Canadian superiority over us. And, indeed, the practical success of the workings of the Canadian banking and currency idea up to the present time gives them solid ground, they think, for their boast. So, whether the Canadian money system is good or bad, it is of keenest concern to all Americans to know just what it is.

To bring this home to us, suppose we listen to one or two criticisms these Canadians make of our American system—or rather, as they are fond of saying, our American lack of system.

In our efforts to reach an ideal soundness of our currency we have secured it in almost every conceivable way that financial ingenuity can devise. "Every dollar as good as gold" has been the motto that we have written upon our pocketbooks and therefore upon the very souls of us, commercially speaking. And precisely that is the chief criticism the Canadian makes of our American money. They think we have overburdened it—shackled it with unnecessary ball and chain.

A Currency Too Good to be Elastic

OUR whole American business and financial world frequently is plagued with sudden absences of available cash. It disappears for some reason or other. "What good will it do to have 'the best money in the world,' as you Americans put it, if you cannot get it when you need it?" said a shrewd Canadian business man. "We have our money when we need it," said he, "and it is just as good as yours. 'The proof of the pudding is the eating,' as the saying is; and our currency, in actual experience, passes dollar for dollar and never has depreciated."

"Gentlemen," said Professor Shortt, the notable Canadian economist, speaking at a bankers' meeting at Cincinnati a year or two ago—"Gentlemen," he said, "the reason your money disappears into rat-holes every time there is a 'scare' is just because your money is too good."

Exactly what did this Canadian economist mean by that? Just this: Every man who has money deposited in an American bank knows that every dollar of it, in whatever form of note he may draw it out, represents so much gold, dollar for dollar. So, when there is a financially nervous feeling abroad in the land, when the falling of the business barometer denotes approaching bad weather, the average depositor goes and gets out his "good-as-gold" money and puts it in a safe-deposit box. Have not all of us heard of the "stocking" currency, by which we mean the actual cash that thrifty housewives, when they get a rumor of hard times, prefer to keep in their own hands rather than intrust to any financial institution?

"Your money is too plentiful," says the Canadian, "when you do not need it, and too scarce when you do need it, because you safeguard it too rigidly."

For example, our banks are compelled by law to keep a certain reserve of cash on hand. The banknotes they issue are protected by Government bonds—and of late by other securities. Every possible device has been invented to make our money "good as gold." Even the national treasury itself must keep an enormous gold reserve; and, therefore, the Canadian declares our American money is scarce when it is wanted and very plentiful when it is not wanted.

"No other Government in the world," say they—and truly—"takes such precautions. Are you Americans afraid of one another?"

What, then, is the Canadian idea? When you get to the bottom of it Canadian currency is based on credit. The Canadian financial system is founded on faith. "Ninety-nine per cent of our banking and business is bookkeeping," said one of the best-informed Canadian financial experts. "And," continued he, "as a practical matter our money is safer than your American money, for we never have runs on our Canadian banks in the sense in which you have runs on your American banks. Almost, it may be said, such a thing as a run on a Canadian bank is unknown." So let us look into Canada's currency system, not in a technical way but in a simple manner and in popular phrase, so that all of us may understand it or, at least, the broad outlines of it.

In Canada the notes issued by Canadian banks form practically the entire medium of exchange. The Canadian bank issues its notes to the full extent of its capital, dollar for dollar. If a bank has a capital of a million dollars it can issue to the people its notes for a million dollars. And remember—for this is most important—that these banknotes, from five dollars up, are the universal currency of Canadian business and the Canadian people. Below the five-dollar notes, the Government notes and fractional silver and bronze money are the only mediums of exchange. This last, of course, amounts to practically nothing in conducting business.

The Canadian banknotes, therefore, have practically no competition. Our American bankers especially will appreciate this point. In the United States there are several hundred millions of Government currency, as well as gold and silver, issued by our Government, circulating among the people in competition with the heavily burdened banknotes issued by our banks. On March 1, 1911, about seven hundred million dollars in national banknotes was in circulation, competing with over two billion five hundred million dollars of Government "money" of various kinds.

These Canadian banknotes are absolutely unsecured in our American understanding of the term—that is, there are no bonds, and there is no gold or silver, or anything else deposited by the banks with the Government to secure these Canadian banknotes. They are merely a first lien on the assets of the bank. These I shall explain presently. Also, there is a double liability of the shareholders of the bank just as exists in the United States, and this is the only feature that resembles our money system.

Of course there is what is called the five per cent "circulation redemption fund"—that is, each bank must keep with the Government an amount of gold or its equivalent equal to five per cent of the average circulation of that bank's notes. This fund is intended to redeem the notes of any bank that has failed in case the assets of the bank itself and the double liability of the shareholders are not sufficient; but this so-called "redemption fund" never is used. It has no influence in giving the people confidence in the banknotes, because the people generally know nothing about it.

Canadian Banknotes Untaxed and Unsecured

THOUGH the Canadian law does not require a Canadian bank even to have a cash reserve, yet, of course, the Canadian banks do keep a cash reserve; but it is left to the banks themselves to say whether they shall keep a reserve and, of course, to determine the amount of it.

In addition, these Canadian banknotes are untaxed. They are not redeemable by the Government. Also, the Government does not have to accept them in payment of the bank's debt to itself. Being untaxed and unsecured, they cost the Canadian banker absolutely nothing except the expense of printing them.

These Canadian banknotes are not legal tender for the payment of debts. Suppose a Canadian who owes you money offers to pay you in Canadian banknotes—you do not have to accept them. Yet these Canadian banknotes are everywhere used by the people, not only without the slightest suspicion that they are not real "money," but with absolute and unquestioning confidence in them. Almost it might be said that the Canadian business man or farmer would rather have the notes of any Canadian bank than gold itself. The Canadians are infinitely proud of what they call their currency system. If there is yet such a thing as Canadian national opinion it vaunts itself upon Canada's currency system as a thoroughly national and thoroughly Canadian institution. And, indeed, this is not far from the truth. For there is nothing precisely like it in the world; although, of course, various parts of it have been taken from other countries.

The Canadian currency system is like a great tree, whose roots run back into history and out into other countries. One root is imbedded in the soil of English financial custom; another great one springs from the banking ideas of Alexander Hamilton; still another runs into the state legislation of the New York of decades ago; and another exceedingly important one draws its life from the Indiana branch banking of the times before our Civil War. And still others plunge deep into the soil of Canadian history and experiment. All of them, from whatever source, combine into the great trunk and spreading branches of "the Canadian financial system." So the Canadians are not very far wrong when they say that Canada's currency system is a peculiarly Canadian institution.

Where Banking is a Profession

"UNDER no circumstances would any Canadian business man exchange our Canadian currency system for yours," said an active and successful Canadian business man. "We always have all the money we need. We seldom find ourselves in the desperate situation in which your American business men so often find themselves."

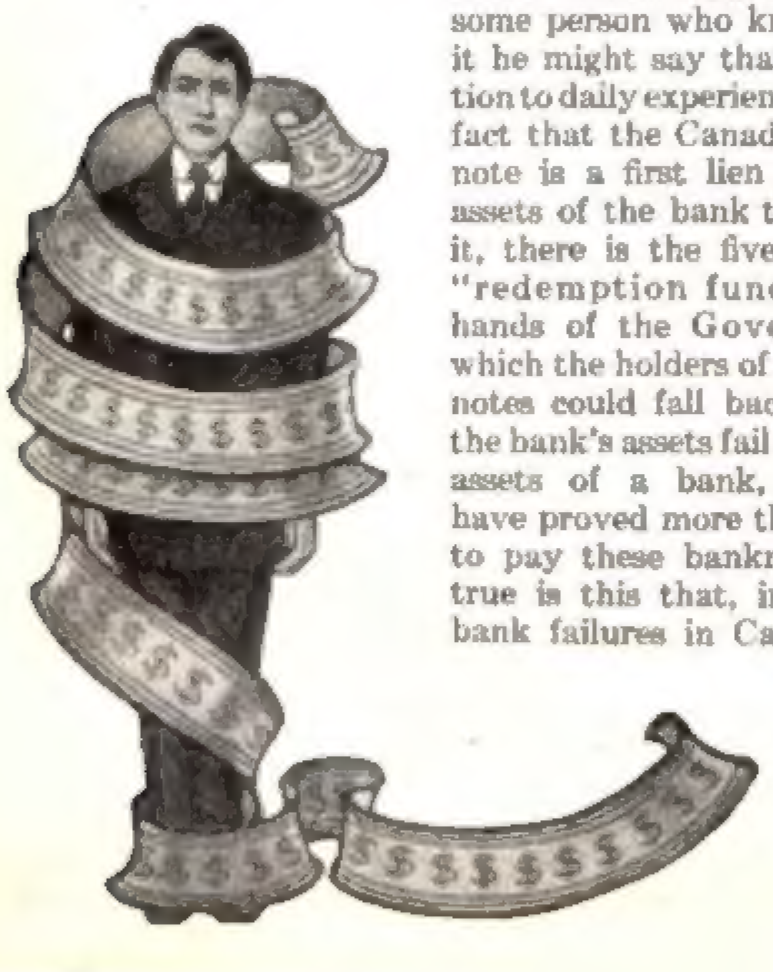
"No wonder he said that," declared a Canadian banker, when he heard the above statement, "for it is true. Also, if you will look into our system you will see that the Canadian bank is so interwoven with the conduct of Canadian business of every kind that it is difficult for any but sound business to make any headway; but the man whose business is conducted satisfactorily gets all the money he needs whenever he wants it." These two opinions, however, are not universal, as I shall show you later on.

For the purpose of explaining this confidence of Canadian farmers, of a great majority of Canadian business men, and of the Canadian people generally in the Canadian currency system, let us examine the source of that confidence. We shall find that it is as curious as it is interesting. It is founded on faith, as I have said. Emphatically it is based on human nature. And it works—works so perfectly that the thought never enters any Canadian's head that his banknotes—unsecured, in no way guaranteed by the Government and not even legal tender—are not really the very best money in the world.

If the Canadian ever did think about it, and had to give a reason for his faith, he would tell you first that his daily experience, decade in and decade out, proves the soundness of these banknotes. The daily test of the Canadian banknote currency I shall explain when we come to consider the redemption of these notes and the clearing house.

"Why," said a manufacturer and an unusually intelligent one, "it just never occurs to us that these banknotes are not perfectly safe. They always are accepted instantly and eagerly all over the Dominion. Let us see what I have in my pocket here." And he produced bills, some issued by banks whose head offices were thousands of miles apart. "Yet," said he, "the bank here with which I do business accepts all these notes as a matter of course."

In the next place the Canadian will tell you that notes are good because they are a first lien on all the assets of the bank. If you happened to find some person who knew about it he might say that, in addition to daily experience and the fact that the Canadian banknote is a first lien upon the assets of the bank that issues it, there is the five per cent "redemption fund" in the hands of the Government, which the holders of the banknotes could fall back upon if the bank's assets fail him. The assets of a bank, however, have proved more than ample to pay these banknotes. So true is this that, in the few bank failures in Canada, the stockholders seldom if ever have been called upon to pay their double liability in order to make good the notes of the bank.



What these assets are, why they are so ample, you shall see in a moment; but, that we may see this clearly, that we may understand how thoroughly the Canadian currency and its whole financial system is based on human nature—founded on faith, as I have said—let us go into the human interest element of it. And just here in reality is the heart of it. In Canada, banking is a profession as well as a business. A Canadian banker is a professional man as well as a business man. He is trained up to the profession of banking from his early boyhood. The future Canadian banker enters the service of some branch bank when he is fourteen or fifteen years old.

Very well. Suppose a boy wants to devote his life to the banking business. He must fill out an application blank with answers to literally scores and scores of questions. These questions go into the most minute and ramified details. He must tell even of his church affiliations and attendance. Three or more reputable men in whom the bank has confidence, who have known this boy for at least five years, must be furnished as references. Nor is this all. If he is employed an oath is administered to him. This oath binds the boy not only to discharge the duties assigned to him thoroughly and faithfully, but especially never to give to any person any information about the inside workings of the bank—its business, its deposits, its loans, or anything else.

So there you have the seedling of the future banker. Among all these boys advancement depends absolutely on merit. By banking custom in Canada, rise in the bank's service depends upon service rendered. No favoritism or pull has any effect: The boy's record is the only thing that counts. You perceive that it is a system of training in the science of banking and, indeed, in the whole theory and practice of general business. It is not one whit different in its severity for the results desired than the making of skilled, fearless and perfect warriors by the old Samurai clan of Japan. It is much more drastic and thorough than the civil service system of any Government.

Because the boy is taken so young, there are few college men among Canadian bankers; but, speaking by and large, they are among the most perfectly informed, thoroughly trained banking and business men in the world. You would think this would make them narrow—and in a sense of literary and artistic culture this may be true—but from the banking and business points of view it develops men of enormous information and experience, and the seasoned Canadian banker knows as much about all kinds of business as he does about banking.

And here is where comes in the curiously solid reliability of the Canadian banking assets. Speaking broadly, the theory is that the bank must not loan its money or invest in anything that is "tied up"—anything that cannot be quickly converted into cash—as land, for example; but it can loan on practically everything that can speedily and safely be disposed of. And when it does so the security for that loan becomes, for all practical purposes, the property of the bank until the loan is paid—if not paid, it becomes the actual property of the bank.

Good Banking Facilities in Small Towns

SUPPOSE, for example, that a manufacturer or wholesaler wants to borrow money on the security of the products of his factory or contents of his warehouse. The moment he signs the note he executes to the bank in a definite form prescribed in the Canadian law itself an assignment of the contents of his store or factory.

But, of course, he cannot keep those exact goods there and go on doing business. So, when these assigned products leave the factory or warehouse, the others that take their place are covered by the assignment as much as if they were the original goods.

Suppose the borrower fails to pay his note. What then? This security becomes the actual property of the bank—be it grain in the elevator, merchandise in the storehouse, manufactured products in the factory. Thus you see that, to all intents and purposes, the Canadian banker is a partner of his business customers. Indeed, he has most of the advantages and none of the disadvantages of what we in the United States know as a "silent partner." For the banker knows all about the business of the merchant, manufacturer, graindealer, packer, miner or any one that borrows money from him—and he knows about it every day and every hour of the day.

It follows that the Canadian banker must be and is consulted by his customer on every question—even his business policy. Not only is the banker concerned in seeing that the goods that form the security for his loan are ample and available every hour of every day until the loan is paid, but also he is almost as much interested in the policy of the business man as the latter is himself. For the Canadian banker wants his customer to succeed—and wants the borrowing manufacturers, wholesalers or other business men to increase their business and their profits. But mark this—the bankers want it all to be done safely. Thus it is almost impossible, you see, for the business man to do any plunging or take any speculative risks.

Now consider that this bank is not a single institution—it is many banks in one. A Canadian bank is a network of banks. A Canadian bank has branches at many points. The bigger the bank, the more branches it has. Some of the banks have an astonishing number of branches. And get this very clearly—these numerous branches of any Canadian bank really constitute the bank.

These branches are established with the greatest ease. The bank does not have to increase its capital to establish a branch; in fact, it does not have to do anything except physically to establish the branch.

Suppose, for example, that a new town springs up, which is occurring all the time in Canada. Each bank is alert for new business. So one or more banks send a trusted agent to this new town. He looks the ground over and reports that the situation justifies the bank's having a branch there.

Then a local manager is sent to the new town, with one or more assistants. He hires a room, puts out a sign and begins business. Thus there are always banking facilities in new Canadian communities. Even towns of two or three hundred people have one or more branch banks. I am credibly informed that banks have been opened even in tents.

And, mind you, these little branches are run precisely like the great branch of the same bank established in Montreal or Toronto or Quebec, doing an enormous business in those cities. Also, you see these little branches are not independent affairs—such as all our American banks are, whether in great cities or small towns—but are a part of one great institution. The smallest branch in a tiny Canadian community is just as much a part of the bank as is that bank's greatest branch in the largest Canadian city.

The Canadian One-Bank System

OF COURSE the criticism is that the manager of this little Canadian branch will not stay there and grow up with the community and be a part of it, as would be the case with the president of a little American bank in a little American town. If he is successful he is sure to be transferred in time to a larger branch of the same bank.

Therefore it is said that he has not the same interest in the life of that community as has an American bank president in a new American community. Then, too, he is looking after the welfare of his branch as a part of the bank of which it is a branch. It is complained that he is too careful as to profits and too fearful as to losses.

This criticism, however, is answered by the great fact of competition; for if the community proves prosperous there are sure to be two or three branches of competing banks, each striving to get business. Indeed, the more conservative economists as well as bankers think that this competition has approached the point of overtrading.

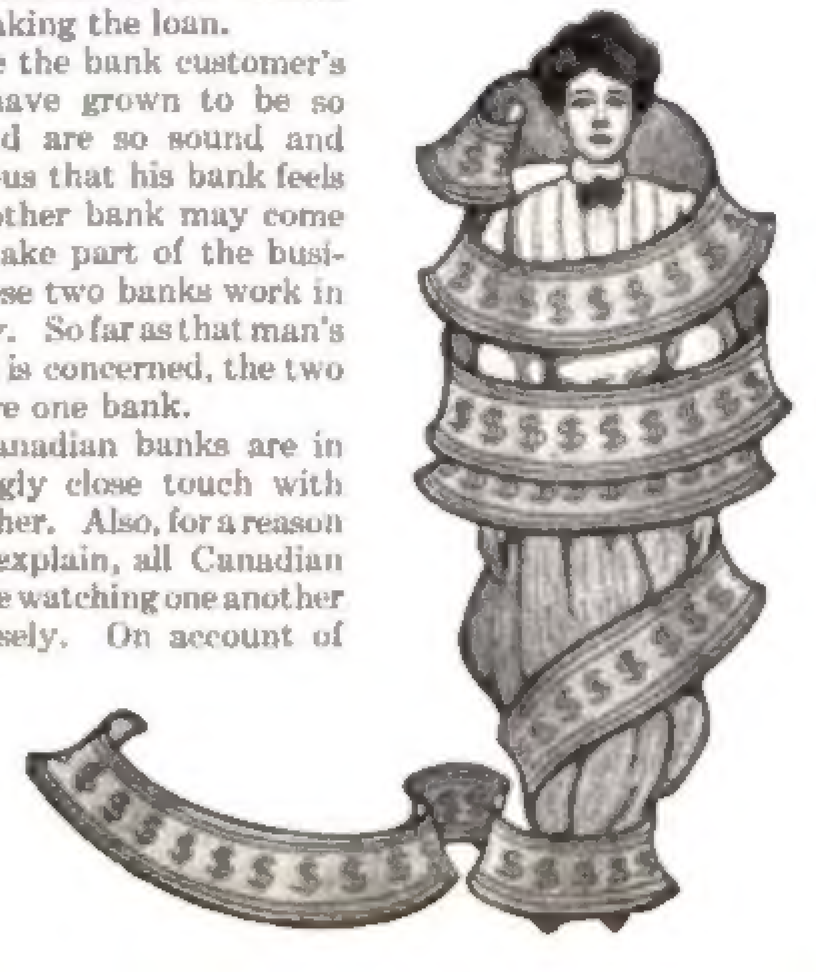
So you see how Canadian branch banks are established, how they grow as the community grows, and how, in short, the great institution develops.

All of these branches are in daily and many of them in hourly touch with one another. The head office knows the exact condition of all of them and many of the branches know the conditions of the others. The manager of each branch is thoroughly and carefully informed as to business conditions not only in his own community but throughout the Dominion.

Next there is a banking custom in Canada known as "the one-bank system." Ordinarily a business man must do his business exclusively with one bank. If he goes to another bank he is asked why his own bank does not furnish him the necessary funds. No loan is made by this second bank until it has got in touch with the first bank, is informed by that bank of the whole business of its borrower, and the first bank consents to the second bank making the loan.

Where the bank customer's affairs have grown to be so large and are so sound and prosperous that his bank feels that another bank may come in and take part of the business, these two banks work in harmony. So far as that man's business is concerned, the two banks are one bank.

All Canadian banks are in exceedingly close touch with one another. Also, for a reason I shall explain, all Canadian banks are watching one another very closely. On account of



their system of training bankers, they are particularly on the alert as to any new banking institution. Aside from the provisions of the law, the extremely conservative attitude of the established bankers makes it hard for a new bank to start in Canada.

Just here is a mighty danger which the future holds for Canada in this closely interwoven Canadian banking and business system. A most reliable economic writer on Canada deliberately declares in a book published some three years ago that even then the trusts were dominant in Canada; and since then, as Minister King demonstrated in his recent speech on the new Canadian antitrust law, the consolidation of industrial capital in Canada has been startlingly rapid.

"Trusts control Canada," said an alert, young and fearless Canadian public man.

Though this may be extravagant, it substantially is true; at all events it is certain that it will be true within the next few years.

Suppose that the texture of Canadian business and banking is inextricably interwoven. Even now the associated banks have, and it appears always have had, powerful influence in Parliament. And the trusts will have the same—if indeed they do not have it now—as we Americans can well understand. Add to this the tremendously powerful Canadian railway corporations and consider their relations with Canadian banks.

Combine all these together—the banks in control of the currency of the Canadian people, so related to Canadian business that they are a part of it, and these two factors closely allied with Canadian transportation—and you have a triumvirate of organized capital directed by the ablest minds and strongest characters in the whole Dominion.

May not that triumvirate dominate at some future day the Canadian people? It is the great question which looms large upon the Canadian horizon. It is the danger, from a political point of view.

I have thus digressed because it would be unfair not to point out the developing phenomenon I have just described; but, of course, what we are doing now is examining the Canadian currency system as such. And when I digressed we were talking about the peculiar safety of the assets of the Canadian banks, which in reality is the only security for their bank notes. So let us return to that.

With us, the assets of any single bank are its only assets. Every American bank stands alone. Our American theory is "every tub on its own bottom"; but in Canada the assets of all the branches are the assets of the whole bank. The strength of all the branches combined is the strength of each. There is no such thing as a single branch failing—the whole institution must fail. One branch cannot get into serious trouble because the resources of all branches are centered on that one weak spot.

Then, too, in the sense of protecting one another, all the banks of Canada—so far as the policy of mutual protection goes—are a close corporation. If a bank in good standing with its fellow banks should happen to be hard pressed—which, as you will have seen, seldom happens—other banks come instantly to its assistance. And so you see why the assets of a Canadian bank make its banknotes—the people's medium of exchange—secure.

There is another kind of loan where no tangible security is taken. Loans are made to farmers on faith in the farmers' honesty and ability to repay. Of course the manager of the local branch that makes this loan knows all about the farmer, his industry, his methods, his habits, his family and everything else. So loans are made to him just upon his own unsecured note.

And no possible higher tribute to the character of farmers could be made than the fact that the promissory notes of farmers made to Canadian banks are regarded as gilt-edged security. So seldom is there a failure to pay them that "farmers' paper" is regarded as among the soundest assets of the bank. The amount of these farmers' notes, of course, is not very great, comparatively speaking.

The real head of a Canadian bank is its manager. Everything is referred to him, everything determined by him. In reality he is the person who makes the bank's policy. He is in charge of its active operation. Always this manager is developed through long years of experience from the time he entered the bank's service as a little boy. By a sifting process, running through decades, he has been chosen for his judgment, enterprise, integrity, industry—indeed, for that composite combination of qualities that creates confidence.

And this confidence is not confined alone to the directors of the bank or its stockholders. Be he ever so sound a banker, he will not be made manager unless he also has secured the confidence of the people of his community and, indeed, of the business world. And in the case of the head manager, of course, this covers a wide range; for he has been manager of one branch after another, each increasing in importance.

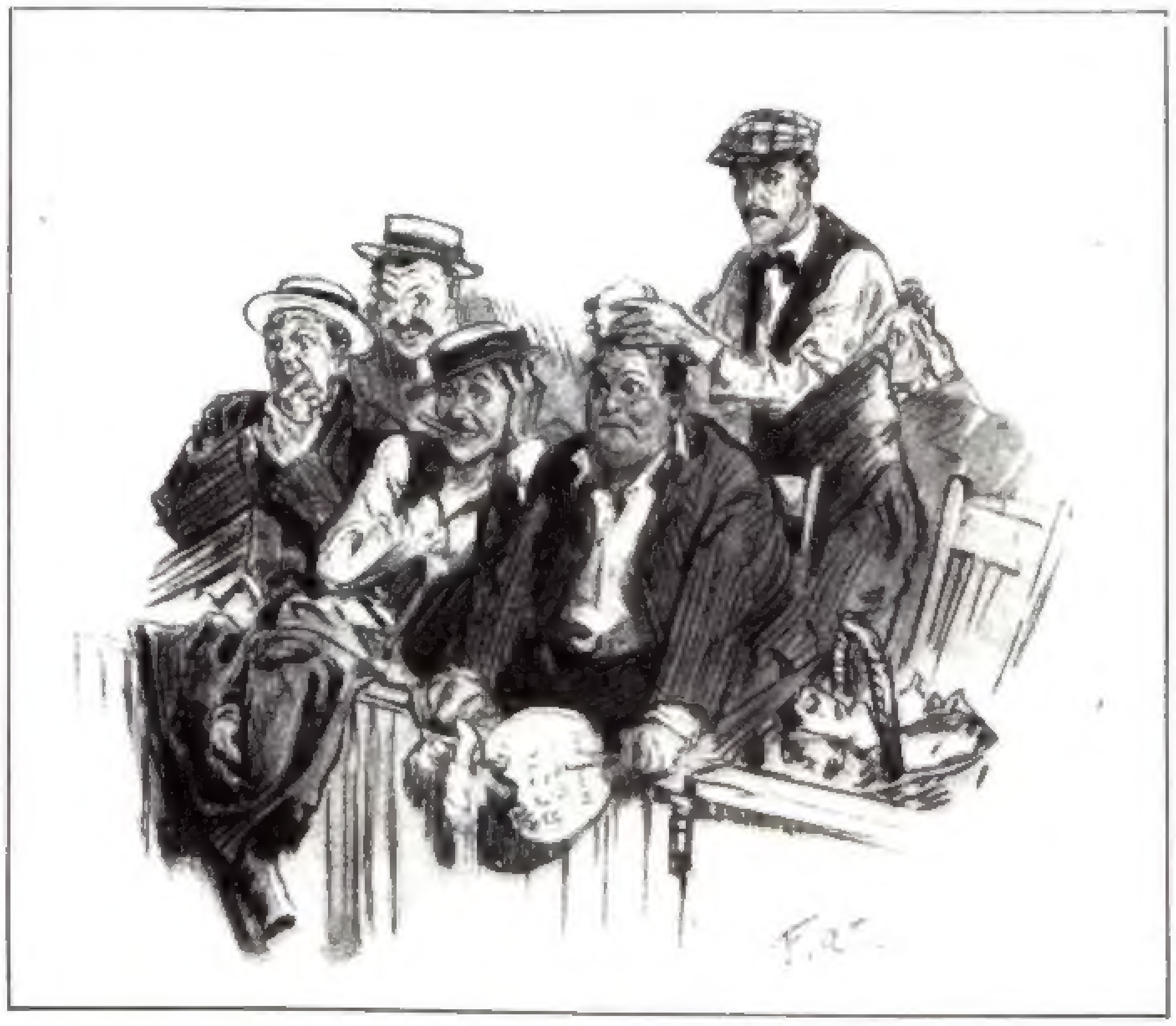
Beneath him is the bank's accountant, who is intimately familiar in the most accurate way with every bank transaction. In the larger banks there is also another person, without any official title, who may be said to be a guard

(Continued on Page 40)

IN DUTCH

By ALLEN SANGREE

ILLUSTRATED BY F. R. GRUGER



A Peanut Seller Was Holding Ice on His Head

IN THAT part of the slums designated as Hell's Delight and at the outlet to one of its notorious alleys—Growler Lane—stood a taxicab, cranked up but motionless, the driver none too secure. It was about eight o'clock of a Saturday evening. Young ruffians scrambled on the machine, tooted the horn, opened and shut the doors, jeered and bullied in the argot of the neighborhood. Older and stouter loafers, lowbrowed gangsters, most of whom had "done a stretch," gradually assembled. A word or gesture was all that was needed to excite this riffraff to violence, for idleness and viciousness are much at one.

As the driver anxiously peered this way and that, hoping to see a policeman, two men came briskly from the opposite side of the street and put the question:

"Hey, chofoor, c'n you tell us where is Growler Lane?"

In contrast to the timid mechanic, these aliens in Hell's Delight were bold, indifferent, swaggering—a physical challenge. The shorter, thicker-set one pushed aside one of the ringleaders; and he, strange to say, did not resent it. His evil mouth wrenched a smile as though the pleasantry were distasteful.

"Hi, yuh, Steve! Big Steve Doyle, ain't it?"

"Hi, yuh, Bunts! Hello, Danny!" This occasioned a general recognition.

And in the time that Mathewson could strike out a weak hitter, every dive and ginmill in Hell's Delight, where blazed their pictures and records, knew that Catcher Doyle and Pitcher Bunts, of the Pioneers, were in Growler Lane, visiting Larry Malone, who that very day had been knocked off the fence at the ball park by a policeman and "broke his back."

With incredible pluck and effort, the boy had dragged himself to a grocery wagon and thus had been transported to his mother and what was called "home." He lay there now on a pallet, suffering intensely, surrounded by street urchins and slatternly women who rocked forward and backward, groaned and gossiped dismally, as though the expected wake were already in progress.

Out of deference to Miss Caroline Hunter, of Settlement House Number Two, which the Hunter fortune had established, a tin pail—that familiar utensil of the Lane—stood unemployed on the table, a mouth-watering cynosure. Mrs. Malone's friends felt this occasion unusually fit for celebrating with a "quart of suds."

"Mrs. Malone, you're making a terrible, terrible blunder!" the settlement worker was imploring. "Larry should have been sent to a hospital hours ago. I beg of you, please, let me put him in my cab—it's waiting outside now; or, better still, let me call an ambulance ——"

"Ambulance! Hospital!" cried she. "Never, I say. They'd butcher him! Faith, don't I know!"

"Sure an' they'd have his heart out before he was dead," voiced Mrs. O'Toole, shrugging her fat shoulders. "De-sect him, they would. What happened to Mary Ryan?" She paused, pugnaciously inquiring amid groans and exclamations. "Weighed a hundred and eighty pounds when they took her away and—Mrs. Joyce, I'm after asking you what she weighed when they brought her back. Tell the lady."

"If it was a pound more'n seventy-five," quoted the other, "my man said he'd never lift another corpse. Jim said he c'd 'a' carried his side o' the coffin 'ith one finger—and Jim ain't what you'd call husky at that."

The pale, freckled face of the crippled boy writhed in agony.

"Oh, gee! Oh, gee! Oh! Oh, me mudder—do sumpin'! Can't stand it!—oh—can't stand it! Get de ambula-n-c-e, Miss Car'line. Oh, I'm hoited sumpin' fierce!"

Out of patience with their obstinacy and ignorance, Caroline Hunter, the only one of Josh Hunter's progeny to employ her wealth mercifully, wept as she dried the lad's tears of agony. Well she knew that every moment was precious; and she loved this sunny Irish boy—so willing he was to learn, so grateful for any help or tenderness.

The uncarpeted steps resounded with a heavy tramping and clatter as Steve Doyle and Dan Bunts entered, part of the Lane's population following. Framed in the doorway of the tiny kitchen, they looked enormous. Abashed in this nearness to the Hunter millions, they introduced themselves awkwardly. Big Steve thought he had never seen a smile so wondrously sweet.

"It was very good of you to come so soon," she said. "I was afraid the messenger would not find you ——"

"Not at all, miss, not at all," Steve dissented.

"This poor boy," she explained, "idolizes you and Mr. Bunts. He was badly injured at the ball game today." She lowered her voice. "If his spinal cord is affected I'm afraid there isn't a chance for him; and he —— I did so want to gratify him. He asked for you—asked constantly; and it was—it is—good of you." She whispered to the ballplayers.

The crowd was oppressive, jamming the narrow stairway and the two little rooms.

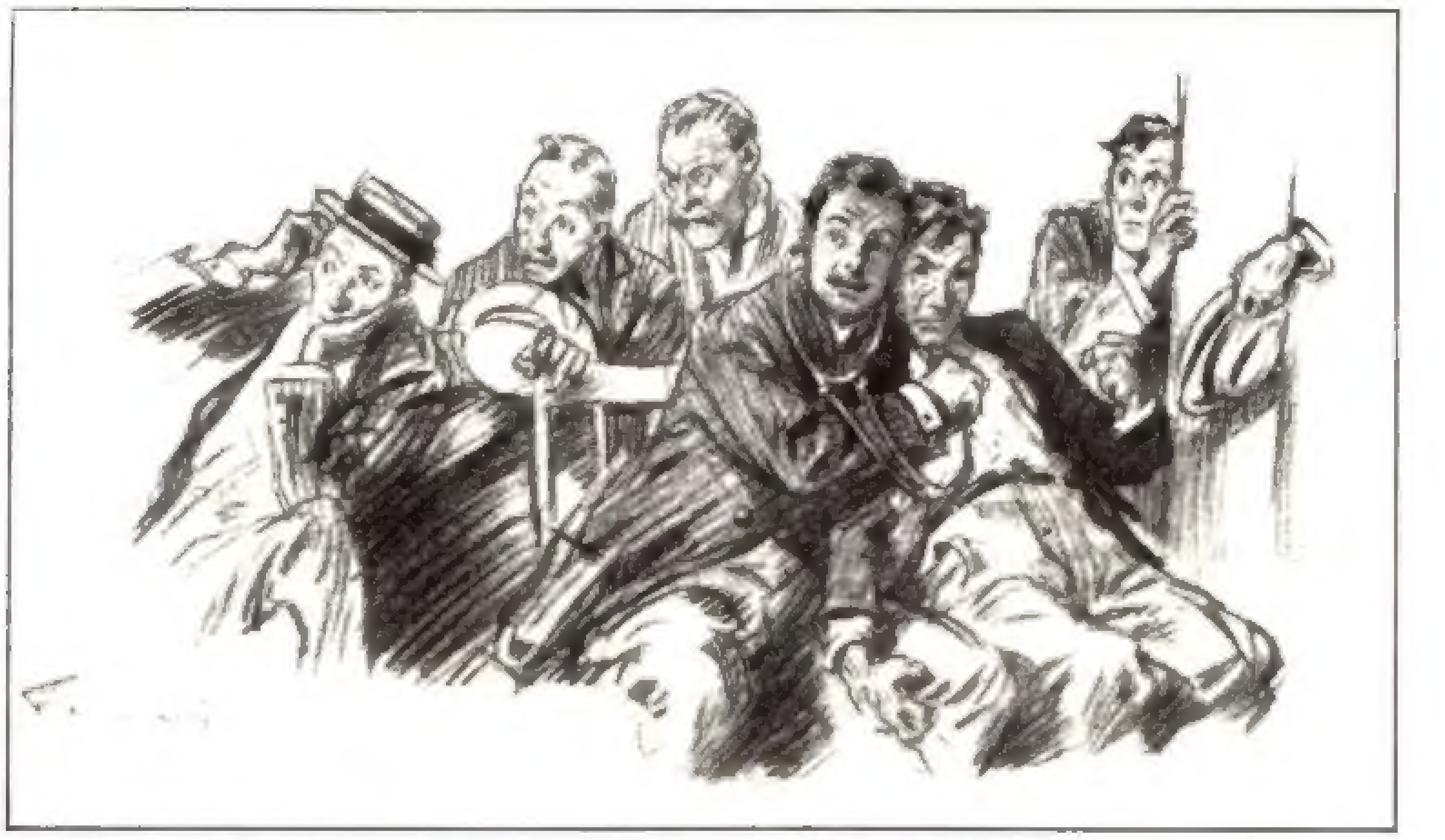
"Mr. Doyle"—she laid her hand on Steve's arm as her eyes flashed with spirit—"it is a perfect outrage that they won't let me take Larry to a hospital. I've reasoned with them one precious hour. Now I'm going to do it, no matter what happens. Can I count on you to help me?" She included Bunts. "Try to persuade the mother—do!" And she was gone.

With difficulty the ballplayers edged through the children and women. Mrs. Malone's glare was sinister and suspicious, but her friends admired the athletes and their diamond rings. They represented more distinction than the wealthy Samaritan.

A smile of great joy touched the gamin's lips, as of one suddenly lifted from hell to Heaven.

"Say, dis ain't Big Steve, is it? Oh, gee! Steve, I never t'ought t' see yuh s' clost! And Danny—Dan Bunts! You wuz t' bat, Dan, w'en th' copper nicked me. Did yuh make good, Dan?"

The cripple's eyes were very bright, though a spasm of pain contorted his face. His narrow chest heaved and collapsed. His delight was terrible to witness as his breath



"Breathe Natural, Ethan. Don't Look; I'll Tell You What He Does"

fluttered through the open, narrow mouth. He darted a look of pride and triumph about the room to his mother, the women, his urchin friends—beyond to the ruffians who grinned in savage adoration of the ballplayers.

What a strange thing is hero worship! In this country, as a rule, the only live hero is a dead one. Dewey, just arrived from Manila, had an ovation. Men and women thrilled to the heels at sight of the conqueror. A few months later a reaction set in and all was changed. Once grown up and a hero to yourself, you lack such sentiment; where there is envy, selfishness or indifference there can be no hero worship. It is an intangible quantity, dissipated by familiarity.

Big Steve Doyle and Dan Bunts in a hovel of Growler Lane, shaking hands with little Larry Malone who "got hoited" at the ball game, formed the infrequent and necessary combination. Even Mrs. Malone succumbed to the mystic passion and, heeding Bunts' argument, prepared to accompany Larry to the hospital. Perhaps, too, the novelty of riding in a taxicab had something to do with it. The crippled boy held tightly to one of Big Steve's fingers on his throwing wing.

"Gee, Steve!" he said, "I ain't never goin' t' ferget dis. Any time I c'n do yous a favor ——" A groan of agony interrupted.

Doyle averted his head. "That cop," he said presently in a husky voice, "ought to be broke!"

"Take it from me," called a big, thick-necked fellow: "if he ever pounds in this precinct ——" He elbowed his way to the bedside. "It all comes," he declared wrathfully, "from cuttin' out dem twenty-five-cent seats. De kid here had his quarter—he used t' go up every Saturday; but he can't raise no fifty cents—none of us kin. Dem magnates is a lot of bloodsuckers ——"

"Cheese it!" The cripple tried to sit up. "Dat ain't Steve's an' Dan's fault ——"

All was commotion as the ding-ding-ding-ding of an ambulance sounded. Very tenderly Catcher Doyle lifted the cripple in his arms and Bunts cleared the way.

"Hully gee! Steve, you're strong!" said the boy. "I was hopin' t' be a ketcher meself some day ——"

The gate of the ambulance was closed, the gong tapped and in ten minutes Hell's Delight had returned to its usual Saturday night of drinking, cursing, gambling and fighting.

In their apartments at the Hotel Braddock next morning Messrs. Doyle and Bunts dressed leisurely and ate plentifully, contemplating a day of rest; but Dan had just finished his grapefruit when, in unfolding the Sunday paper, his eye caught on the first page two-column pictures of himself and his partner, while Doyle, scanning the sporting page, was startled out of his appetite. The articles were well worth reading, for a reporter covering the Memorial Hospital had thoroughly "pumped" Mrs. Malone, telephoned the facts to his office, and a clever rewrite man had squeezed out twelve dollars' worth of space and earned a bonus for turning in the month's best "human interest story."

"Good chance to rap the Pioneers," the night city editor had said to the sporting editor. "A kid is knocked off the fence by a cop—breaks his back—a protégé of Caroline Hunter. Had twenty-five cents, but couldn't raise th' fifty. Why don't you tear off something about the Pioneers raising the admission fee?"

The Star's baseball reporter, Tom Simmons, a man of thirty-five, had trudged his way up from a cub, through police courts, through the routine of general work, until, having developed a light and entertaining style, he reached the goal of special sporting writer. He was both conscientious and daring, after a newspaper fashion—that is to say, when the Pioneers first eliminated their twenty-five-cent seats he alone of his cult had the bravery to denounce the management, making himself so unpopular that he was threatened with exclusion from the park. The crusade had gradually crumbled for lack of nourishment—for lack of a capital cause. Simmons was careful, too, in writing of ballplayers' personalities; but, under the whip of the city editor, there came the newspaper instinct of "taking a chance," and thus it was that Big Steve Doyle, over his ham and eggs, read words he had never uttered:

"When I saw that poor little kid dying—all because of raising the prices in our park—I wanted to go right down and tell the magnates what I thought of them."

"After a while," Dan was supposed to have said, "only millionaires can afford to see a ball game. First thing you know, the ballplayers themselves will start a league—and then the poor will be taken care of as well as the rich."

For some moments Catcher Doyle and Pitcher Bunts regarded each other in heavy silence, not knowing whether to be vexed or pleased. As they finished the meal and repaired to the hotel reading room, where every morning a few favored admirers gathered, their conclusion was that "the dopester on the Star had his nerve all right." Listening to the congratulations of their friends, it gradually dawned upon them that they had done a noble and courageous deed in defying the management; and they began to think they really had been interviewed. Leaning back in an armchair, soothed by a good cigar, Steve retold the story with spirit. Bunts declaimed against the miserliness of the Pioneers and demanded justice for the public.

"Take it from me, boys," he was saying, "this'll make 'em sit up. I was a kid myself once. They got plenty o' room up there f'r the bleacherites; and what I say is ——"

Mr. Bunts suddenly dropped his cigar and his jaw. His arms fell limp and he tried to grin defiantly. Outside in the hall stood Manager Barney McNabb and it required no physiognomist to read his mind. Doyle got the "office" instantly and meekly followed the other two upstairs.

"Well," stormed McNabb when they reached Dan's room, "are you rummies gone crazy?—er—er—what?" He brandished the Sunday Star. "President Fitch had me up to his house at eight o'clock this morning—first I heard of it. He's insane, he is! What th'—What th'——" McNabb choked in his impotence of speech.

"Mr. Fitch says he'll send yuh to the Gophers—the Gophers! He c'n get ten thousand dollars apiece an' a bunch of youngsters. Wants me t' start the deal right now. Steve! Steve! You —— What the blankety-blank-blank nation is the matter with yuh? What you want t' butt into a ball club's business for? You got enough to mind y'r own affairs! The Gophers—I'm tellin' yuh—that's where y're slated t' go ——"

"Say, McNabb!" interrupted Bunts, with a fine show of anger. "Give us a chanst. We never made any such cracks. We never saw any reporter. That's all bull con. Wasn't I just tellin' the bunch downstairs as you come in? This stiff down on the paper's put us in dutch. Don't y' suppose me and Steve has better sense ——"

"Well, jump to that office and make 'em deny it," ordered Barney, somewhat mollified. "I could hardly believe you'd be such fools. Told Mr. Fitch that. Sue 'em for libel—Fitch'll pay th' costs. And first time you see that rat, Simmons, wallop him! Not too hard," he added, as Catcher Doyle curled his powerful arm for a full swing. "Just 'ith the open hand. He's been makin' trouble for this club right along. So th' whole yarn's a fake, eh?"

"No, not quite," Bunts explained docilely. The prospect of being shifted to the Gophers—the tail-end club in the hottest, cheapest city of the circuit—had squelched his humane sentiments of a moment before. "That's right about us bein' t' see the kid. Miss Hunter sent a note up t' the clubhouse—Steve an' me got it just as we were leavin'. We didn't mean nothing—that's all there was to it."

McNabb rested his arm on the mantelpiece and stared curiously at his two star players.

"Caroline Hunter!" he repeated blankly; then emphatically and finally, with derisive suspicion: "Caroline Hunter, eh? And you mitted her?"

"Oh, you understand!" tempered Doyle. "She was—you know—cryin'—and all like that ——"

"Caroline Hunter!" It was the irritating, nasty tone McNabb used on the coaching line when trying to rattle a green third-baseman. "Well," he ended, studying the two men through narrowed eyes, "you'd better get her to help you out, then. I can't." And he slammed the door behind him.

"D'you know," said Doyle, with forced conversational repose, "sometimes I think McNabb is a little bit touched? You know—worrying. I've seen a couple of ballplayers go that way."

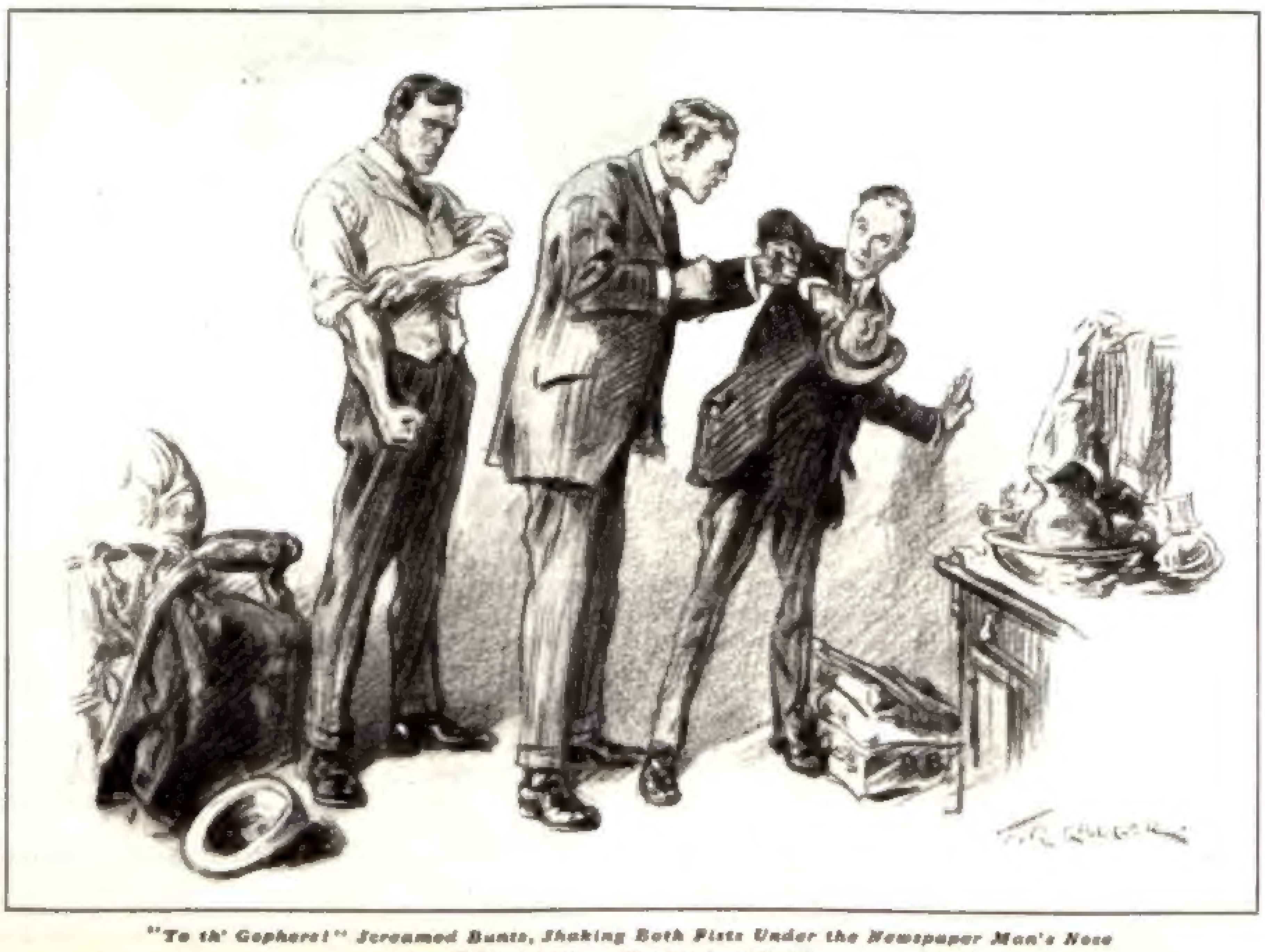
Bunts, striding up and down the room, had no reply but: "Gophers! Gophers!"

Mr. Doyle then ventured that McNabb had the notion that he—Doyle—had got fresh with Miss Hunter, but Mr. Bunts only replied with:

"Gophers!"

"If I had a thousand dollars," declared Mr. Doyle, "I'd quit th' game right now, Dan. I'd take that café we was talkin' of. Gosh!" he suddenly exclaimed, "these magnates make me sick—and McNabb too! It's got so a ballplayer can't open his mouth."

"Th' Gophers! Th' Gophers!"



"To th' Gophers!" Screamed Bunts, Shaking Both Fists Under the Newspaper Man's Nose "That's Where You've Sent Us!"

"Yes, Gophers!" bawled Doyle. "All because o' that reporter. I'll Gopher him! I'll break all th' little bones in his face. Come on, Dan; we'll look him up."

They brushed their clothes, arranged their neckties and were about to start when the door jangled and in walked Simmons himself, timid and anxious enough, though he tried to put on a bold face. Instantly he felt that Daniel in the lions' den was a diversion compared to this. He essayed to back out, but Bunts tossed him aside and locked the door.

"You fellows are not sore, are you?" The words were steady, but Simmons' stomach was quaking.

"Sore?" repeated Mr. Doyle softly, with an awful calm. "Oh, no; we're not sore. No."

"To th' Gophers!" screamed Bunts, shaking both fists under the newspaper man's nose. "That's where you've sent us!"

Mr. Doyle methodically removed his coat and rolled up a shirtsleeve before combining his verbal attack with Dan's. As they impressed upon Simmons the enormity of his crime he shrank farther and farther into the corner. At least, they could not knock him very far. Every second he expected to find himself imbedded in the wall; but Messrs. Doyle and Bunts intended to have a glut of revenge after the style of the American Indian, first torturing their victim. In one of the pauses Simmons recovered sufficiently to ridicule the prospect of two such renowned heroes being sent to the Gophers.

"Why, the whole city would mutiny!" he declared. "They'd boycott the club. Sell Doyle and Bunts!"

"Quit y'r kidding!" commanded Doyle. "You've been in the game too long. Ballplayers have no rights. They c'n sell us if they want to."

Doyle's wrath caromed to this new and vital topic, and in the slight relief of tension Simmons eulogized the players.

"Everybody's talking about it," he hurried on. "Miss Hunter—you're certainly in right with her."

"Cut that out!" blared Steve. "Don't you go to mixin' her name in this ball stuff. That ain't her gait. We'll take our medicine."

"Yes, an' it's about time you're gettin' yours," said Bunts between his clenched teeth. He hauled back his right fist.

"Hold on! Hold on!" The doomed Simmons flung out his hands. "Wait! Wait!" What could he possibly say to escape a terrible beating? "Wait, Bunts." The reporter's brain wriggled and hummed. "Miss Hunter, man! Don't you know that—know that she owns half—half of the club?"

"Huh?"

Doyle and Bunts flashed a surprised look at each other.

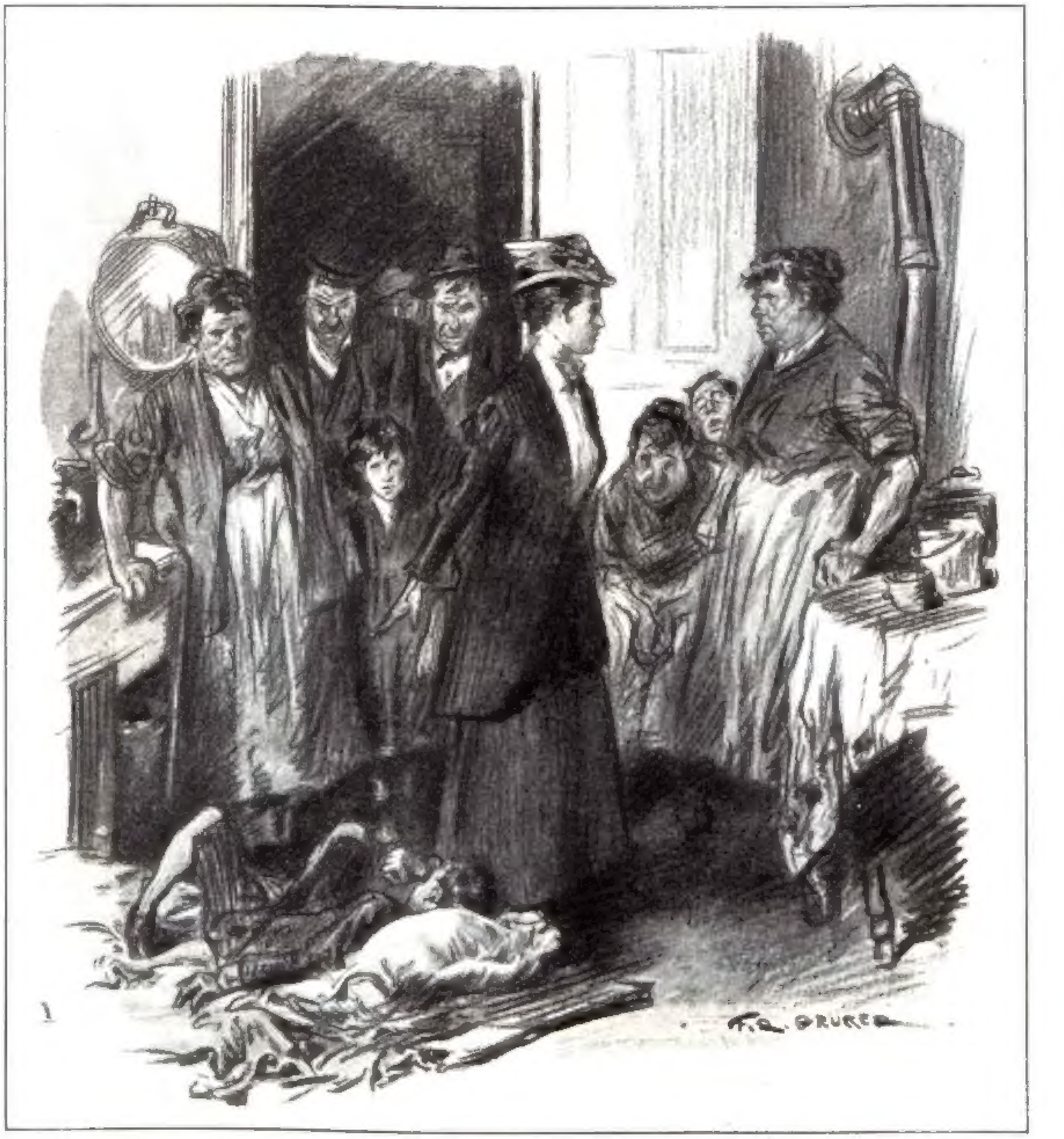
"Sure; that's right!" Simmons' eyes wavered; sweat flowed down his forehead. He ran a hand inside his collar, being nearly gagged. "She owns the—the controlling interest." His laugh was sickly assuring. "Why, you fellows are in right."

Simmons edged toward the door and turned the key. The ballplayers were talking together in a low voice. They permitted him to leave.

Simmons fairly tottered to a café, where he flopped into a chair and ordered a Scotch highball. He was as overcome and limp as a surgeon after a long and dangerous operation.

"Phew!"

His first sensation was joy for his unexpected deliverance, but thought of the immediate future speedily depressed him. One lie seldom mends another. He had now complicated himself doubly. After unwarranted quoting of Bunts and Doyle, he had "stalled" them—"stalled" two big leaguers. When they discovered it Reporter Simmons could not imagine himself of sufficient hardihood to stay in the city. He would chuck up his job, therefore. Yes, that was the only thing to do—pack up and get work elsewhere. He cursed the national game, ballplayers, the crippled boy—and did not overlook himself.



"Ambulance! Hospital! Never, I Say. They'd Butcher Him! Faith, Don't I Know!"

And yet Simmons was no coward. To an extent, he was the victim of circumstances—a common rôle for the newspaper man—left to extricate himself as he might. After a while he roused under the sense of duty and pride. The incident was past; let come what might. He had a new story, a scoop—Bunts and Doyle booked for the Gophers! Back at the office, he shivered when he thought of those four menacing fists, but he kept on clicking his typewriter.

Simmons was discreet in quoting the Pioneers' catcher and pitcher; though this mattered little, for all the papers had taken up the cudgels. There were symposiums of fandom praising Doyle and Bunts and denouncing the management. Supreme Court judges pleaded for democracy in baseball. Old chaps who had played with the Haymakers, the Excelsiors, the Atlantics, who grew up with the game, put themselves on record for bleacher accommodations. Larry Malone had become a great cause—a Dreyfus; a Fort Sumter.

The crusade had got beyond Doyle, Bunts or Simmons. Might as well try to plug the Assouan Dam with a toothpick. Willy-nilly, the two ballplayers were advertised as leaders in a popular protest. Far and wide their exploit of charity and their views on fifty-cent baseball were bruited. Such headings as "Doyle and Bunts to Form a New League" and "Pioneer Players Sound Knell of Trust Baseball" caught the eye of a nation's fans.

President Fitch, Secretary Gibbons and the club's directors were amazed and enraged, but they kept silent. Having weathered many a storm of this kind, they reasoned that the fickle public would calm down. One thing they were determined upon—Doyle and Bunts, the agitators, must go. They expected Manager McNabb would staunchly oppose this edict; they could not understand his ready acquiescence.

Steve and Dan, of course, had the cue. McNabb suspected them of soft-soaping Caroline Hunter, controlling owner of the Pioneers; accused them of trying to oust him from the managerial job. McNabb's every look—for he did not address them at all—said this much. Even now he was beginning to let them down, using Schwartz or the college catcher behind the bat and only sending in Bunts as a pinch-hitter, though Monday was his turn to work.

The adulation of a thousand men and boys, who cheered Steve and Dan as they left the park, was no compensation. Surlily, scowlingly, they accepted the homage, bolted their dinner—then locked themselves in their room for the night to discuss their misfortunes.

On Wednesday evening they finally reached the decision of calling upon Miss Hunter—an unpleasant and to them a revolting errand. Only the hateful destiny of Gopherdom urged them to ask a favor of a woman. Rather than join this despised tail-end club, Doyle had determined that he would quit the game; and Bunts purposed going in for prize-fighting.

Miss Hunter welcomed them cordially and told them, all in a breath, how Larry's injuries were limited to a broken hip; that he was in a plaster cast, resting comfortably, and hoped to see his friends Doyle and Bunts playing ball before long. The surgeons said he could be taken to the park in an automobile and she had promised him this treat.

Big Steve, sitting on a slender mahogany chair—you may have noticed that big men usually pick out the most delicate furniture—shifted nervously.

His powerful legs were braced on either side as though he expected an immediate catastrophe. He glanced meaningly at Mr. Bunts, who was more firmly established on a leather couch. Dan did not fail.

"I guess," he said, "Larry won't see us in spangles again, Miss Hunter—neither me nor Steve."

"Why, Mr. Bunts, you don't mean—I don't quite understand."

"Well," took up Steve, recovering his balance, "you un'erstand—we can't see th' Gophers f'r a minute."

"Gophers?" from Miss Hunter.

"Gophers!" from Mr. Bunts loudly.

Steve eyed Miss Hunter shrewdly. "You don't mean to say," he asked, "that you haven't read how me and Dan 'a' been canned to those bushers?" Apparently she was mystified or else a trained actress. Steve, famed as a close judge of women, was puzzled for once. He permitted Dan to do the enlightening. Meanwhile he studied her, judging that she was something over thirty. Her hair was very black, exposing a few touches of gray. She had long eyelashes and profound brown eyes. Steve thought she was the sort to "stick to a guy" if she "fell" hard enough. He also concluded now that she was telling the truth.

Miss Hunter leaned forward and in tragic regret asked of Dan: "Then I am the cause of you gentlemen losing your positions?"

"You're jerry," proclaimed Mr. Doyle; "but that reporter ——"

"Oh, no," rebuked Miss Hunter sweetly. "Don't put it on poor little Larry."

Steve blushed to the color of red paint. "What I meant was, you're on—you're next." Steve halted in confusion. Bunts looked at him pityingly.

Miss Hunter smiled amusedly. "I'm not very well up on slang."

"You're all right," voiced Steve formally.

"This is absolutely horrible!" deplored Miss Hunter. "I know what it must mean to you. Oh, I wish—I wish I could do something!"

"You might put one over on those stockholders."

"Do you know any of them?" inquired she eagerly. "Perhaps I might have some influence."

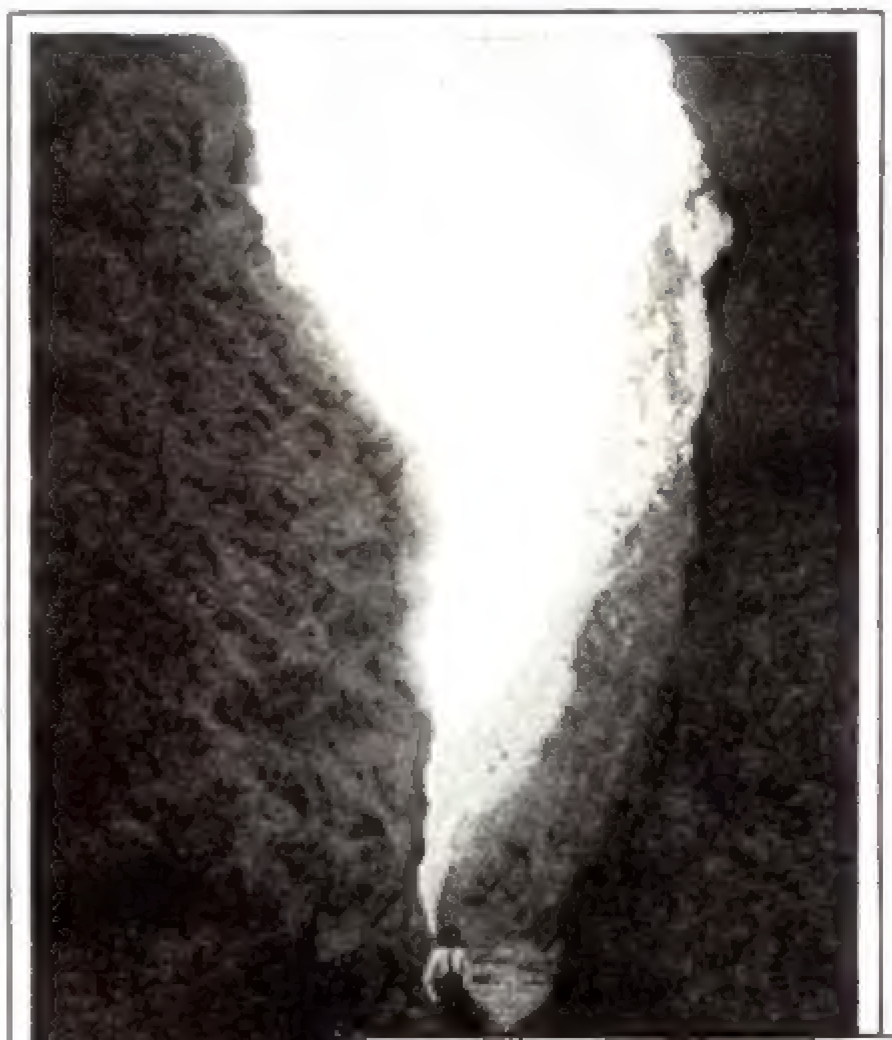
"Only you," grinned Dan.

"Me?" She smiled at the jest. "I only wish I were one, Mr. Bunts."

(Continued on Page 33)

WHY GO ABROAD?—By Agnes C. Laut

OF THE three million seven hundred thousand people who went to the Seattle Exposition, it is a pretty safe guess that not one hundred thousand Easterners out of the lot saw the real West. What did they see? They saw the exposition that was like any other exposition; and they saw Western cities that are imitations of Eastern cities; and they patronized Western hotel rotundas and dining places, where you pay forty cents for Grand Junction and Hood River fruit that you can buy in the East for twenty-five; and they rode in the "rubberneck cars" with the megaphone man, who tells Western variations of the same old Eastern lies—and they came back thoroughly convinced that there was no more real West.



Why Go to Egypt for the Wonders of Ancient Peoples, When We Have Ruins Eight Thousand Years Older in the Canons of Our Own American West

And so three hundred thousand Americans yearly go to Europe, spending a good average of one thousand dollars apiece. We scour the Alps for peaks that everybody has climbed, though there are half a dozen Switzerlands from Glacier Park in the North to Cloudcroft, New Mexico, in the South, with hundreds of peaks that no one has climbed, which you can visit for not more than fifty dollars for a four weeks' holiday. We ramp through Spain for the picturesque, quite oblivious of the fact that the most picturesque bit of Spain—about eight thousand years older than Old Spain—is set right down in the heart of America, with turquoise mines from which the finest jewel in King Alfonso's crown was taken. We rent a "shootin' box in Scotland" at a trifling cost of from twelve hundred to twelve thousand dollars a season because game is "so scarce out West, y'know." Yet I can direct you to game haunts out West where you can shoot a grizzly a week at no cost at all but your own courage, and bag a dozen wild turkeys before breakfast, and catch mountain trout faster than you can string 'em and pose for a photograph—and you won't need to lie about the ones that got away or boast of what it cost you; for you can do it at two dollars a day from start to finish.

It would take you a good half day to count up the number of tourist and steamboat agencies that organize sightseeing excursions to go and apostrophize the Sphinx—and bark your shins and swear and sweat on the pyramids.

This Church Ruin of the Gate of the Waters, New Mexico, Was a Thousand Years Old When the Spaniards Came in 1540

The Sphinx Outdone at Home

YET it would be a safe wager that, outside official scientific circles, there is not a single organization in America that knows we have a Sphinx of our own in the West that antedates Egyptian archeology by eight thousand years, and stone lions older than the columns of Phrygia, and kings' palaces of seven hundred and one thousand rooms. Am I crazy—or dreaming? Neither! Perfectly sane and wideawake; and just in from spending a week in those same rooms and shaking hands with a corpse of the Stone Age.

A young Westerner, who had graduated from Harvard, set out on the around-the-world tour that was to give him the "world-weary feeling" that was to make him live happy ever afterward. In Nagasaki, a little brown Jappy-chappie of great learning, who was a prince or "sumpin' or other of that sort"—which made it possible for Harvard to know him—asked in choppy English about the great, "the vely great an-ti-kwattes in y'own Soufwes'." When young Harvard got it through his head that "an-ti-kwattes" meant antiquities he rolled a cigarette and went out for a smoke; but it came back at him again in Egypt. They were standing below the chin of an ancient lady commonly called the Sphinx, when an English traveler turned to young America. "I say," he said, "Yankeedom beats us all out on this old dame, doesn't it? You've a carved colossus in your own West a few trifling billion years older than this—haven't you?" Young America, with a weakness somewhere in his middle, "guessed they had." When looking over the old jewels taken from the ruins of Pompeii he was asked: "How is America progressing in excavating her ruins?" And he heard for the first time in his life that one of the finest jewels in Europe came from a mine just across the line from his own home state.

The incident is typical of many of the three hundred thousand people who yearly trek to Europe for a holiday. We have to go abroad to learn how to come home. We go to Europe and find how little we have seen of America. It is when you are motoring in France that you first find out there is a great highway almost one thousand miles long, much of it above cloudline, from Wyoming to Texas. It is some European, who has a shooting box out on the Pecos, who tells you about it. Of course, if you like spending twelve thousand dollars a year for a shooting box in Scotland, that is another matter. There are various ways of having a good time; but when I go fishing I like to catch trout.

. . . .

In spite of the legend, "Why go to Europe? See America first!" we keep on going to Europe to see America. Why? For a lot of reasons—and most of them lies.

Some fool once said—and we keep on repeating it—"But it costs more to go West than it does to go to Europe!" So it does if going West means staying at hotels that are weak imitations of the Waldorf and the Plaza, where you never get a sniff of the West or meet any one but traveling Easterners like yourself; but if you strike away from the beaten trail you can see the real West, and have your holiday, and go drunk on the picturesque, and break your neck mountain climbing, and catch more trout than you lie about, and kill as much bear meat as you have the courage to kill—for less than it will cost you to stay at home. To travel from Chicago to the backbone of the Rockies will cost you something over thirty dollars one way. You can't go halfway across the Atlantic for that unless you go steerage; and if you go West as a colonist you will go to the backbone of the Rockies for a good deal less than thirty dollars.

Where You Get Your Money's Worth

NOW comes the crucial point. If you land in a Western city, and stay at a good hotel, expenses are going to outsprint Europe; and you will not see any more of the West than if you had gone to Europe. Choose your holiday stamping ground—Sundance Cañon, South Dakota; or the New Glacier Park; or the Pecos, New Mexico; or the White Mountains, Arizona; or the Indian Pueblo towns of the Southwest; or the White Rock Cañon of the Rio Grande, where the most important of the wonderful prehistoric remains exist—and you can stay at a ranch-house where food and cleanliness will be quite as good as at a first-class Eastern hotel, for from two dollars to a dollar and a half a day. You can usually find the name of the ranch-house by inquiries from the agent at the station where you get off. The ranch-house may be of adobe and look squatty; but remember that adobe squattiness is the best protection against wind and heat. And inside you will find hot and cold water, a bathroom, and meals equal to the best hotels in Chicago and New York. In New York or Chicago that amount of money would afford you mighty chancy fare and only a back hallroom. I know of hundreds of such ranch-houses all along the backbone of the Rockies.

Next comes the matter of horses and rigs. If you stay at one of the big hotels you will pay from five to ten dollars a day for rig and twenty dollars for a motor. Out at the ranch-houses you can rent team, driver and double rig at four dollars a day; or a pony at twenty dollars a month; or buy a burro outright for from five to ten dollars. Even if the burro takes a prize for ugliness, remember that he also takes a prize for surefootedness—and he doesn't take a prize for bucking, which the bronco often does. Figure up now the cost of a month's holiday, and I repeat that it will cost you less to take this holiday than to stay at home. If the total is still too high there are ways of reducing the expenses by half. Take your own tent, and twenty dollars will not exceed the grub-box's contents for a month. Or you can quarter yourself in one of the deserted shacks, mining and lumber shanties, hunters' cabins or horse camps that are to be found throughout the Rockies. This you can do for nothing—and the sole expense will be

We Scour the Alps for Unclimbed Peaks When There are a Dozen Unclimbed Switzerlands in Our Own Land

This Church is Not in Rome or London But in Santa Fé and it Dates From 1540

the grub-box. My tin trunk for camp cooking has never cost me more than fifty dollars a month for four people. All along the White Rock Cañon of the Rio Grande, in Mesa Verde Park, Colorado, are thousands—tens of thousands of plastered caves, the homes of the cliffdwellers. Perhaps the most novel experience would be for you to live in one of these. You reach them by ladder. There is no danger of wolves or damp. Camp in one of them for nothing—wherever the water in the brook below happens to be good. Hundreds of archeologists, who come from Egypt, Greece, Italy, England, to visit these remains, spend their summer holiday this way. Why can't you? Or, if you are not a good adventurer into the unknown alone, then join the summer school that goes out to the caves from Santa Fé every summer.

Is it safe? That question to a Westerner is a joke. Safe much safer than any Eastern city! I have slept in ranch-cabins of the White Mountains, in caves of the cliffdwellers on the Rio Grande, in tents on the Saskatchewan and I never locked a door, because there wasn't any lock; and I never attempted to bar the door, because there wasn't any need. Can you say as much of New York, or Chicago, or Washington? The question may be asked: Will not this kind of holiday be hot in summer? You remember, perhaps, crossing the backbone of the Rockies some midsummer, when nearly everything inside the Pullman car wilted into a jelly. Yes, it will be hot if you follow the beaten trail—for a railroad naturally follows the lowest grade; but, if you go back to the ranch-houses of the upper mesas and foothills and cañons, you will be from seven to ten thousand feet above sea-level and will need winter wraps each night, and may have to break the ice for your washing water in the morning—I did.

Another reason why so many Americans do not see their own country is that while one species of fool has scared away holiday seekers by tales of extortionate cost, another sort of fool has promulgated the lie—a lie worn shiny from repetition—that game is scarce in the West. "No more big game!" And your romancer leans back with a wiseacre air to let that lie soak in, while he clears his throat to utter another "Trout streams are fished out!" In the days when we had to swallow logic undigested in college, we had it impressed upon us that one single specific fact was sufficient to refute the broadest generality that was ever put in the form of a syllogism. Well, then, here are a few facts as to that no-game lie.

In one hour you can fish from the streams of the Pecos, or the White Mountains, or the upper Sierras of California, more trout than you can put on a string. If you want confirmation of that fact write to the Texas Club that has its hunting lodge opposite Grass Mountains, Pecos, New Mexico, and they will send you the picture of one hour's trout catch. By measurement, the string is longer than the length of a water-barrel—and these were fish that didn't get away.

Last year twenty-six bears were shot in the Sangre de Christo Cañon in three months.

Two years ago mountain lions became so thick in the Pecos that hunters were hired to hunt them for bounty; and the first thing that happened to one of the hunters was that his horse was throttled and killed by a mountain lion, though his little spaniel got revenge by treeing four lions a few weeks later—and the hunter got three out of the four.

Near Glorieta you can meet a rancher who last year earned three thousand dollars of hunting-bounty scrip—if he could get it cashed.

In the White Mountains, last year, two of the largest bucks ever known in the Rockies were trailed by every hunter of note and trailed in vain. Later one was shot out of season by stalking behind a burro; but the other still haunts the cañons defiant of repeaters.

From the caves of the cliffdwellers along the Rio Grande you can nightly hear the coyote and fox bark as they barked in those dim stone ages long ago, when the people of these silent caves hunted here.

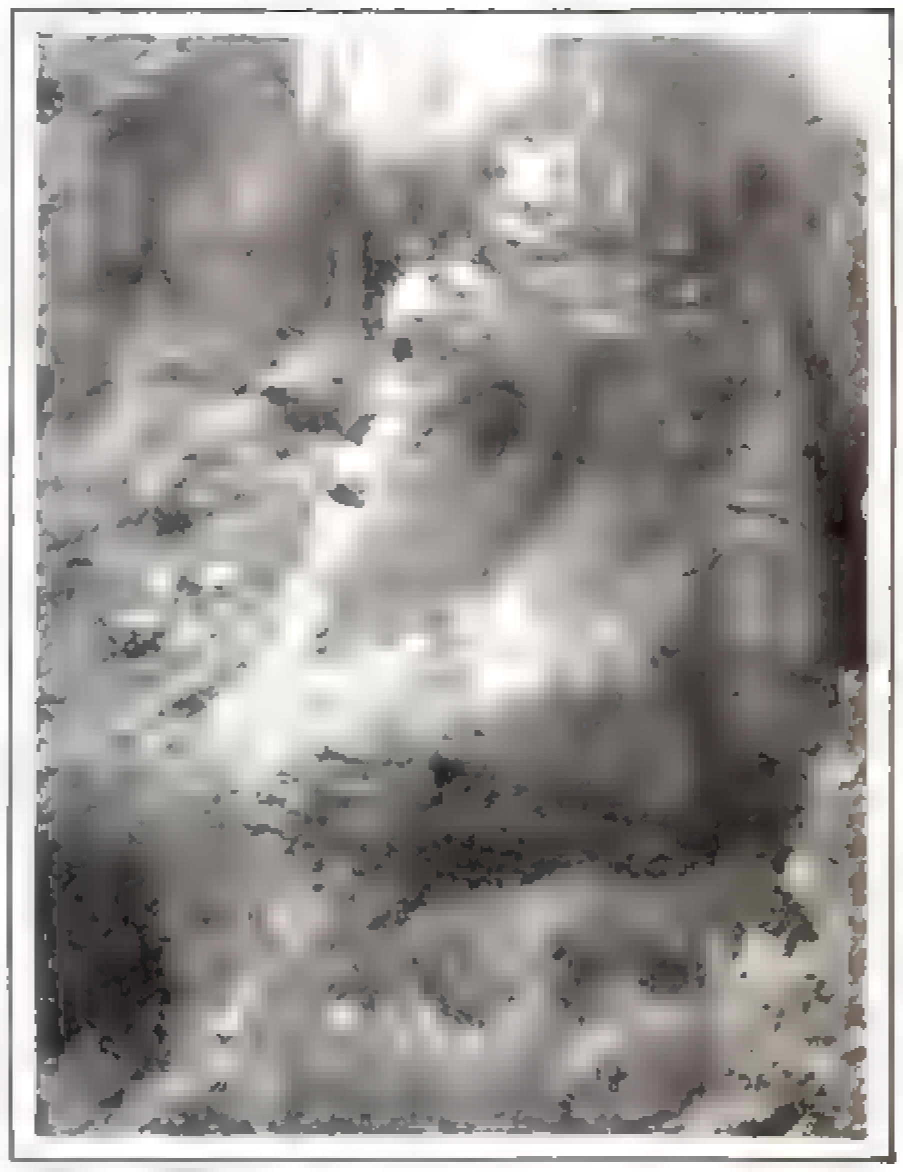
The week I reached Frijoles Cañon a flock of wild turkeys strutted in front of Judge Abbott's ranch-house, not a gun's length from the front door.

The morning I was driving home over the Pajarito Mesa from the Cliff Caves we disturbed a herd of deer.

Other Shiny Lies About the West

DOES all this sound as if game were depleted? It is if you follow the beaten trail—just as depleted as it would be if you tried to hunt wild turkey down Broadway, New York; but it isn't if you know where to look for it. Believe me—though it may sound a truism—you won't find big game in hotel rotundas or Pullman cars.

Or, if your quest is not hunting but studying game, what better ground for observation than the Wichita, in Oklahoma? Here a National Forest has been constituted a perpetual breeding ground for native American game. Over twenty buffaloes, taken from original stock in the New York parks, are there—back on their native heath; and there are two or three very touching things about those old furry fellows that have been taken back to their own haunts. In New York parks they were gradually degenerating—getting heavier, less active, ceasing to shed their fur annually. When they were let loose in the Wichita game resort they looked up, sniffed the air from all four quarters and rambled off to their ancestral pasture grounds, perfectly at home. When the Comanches heard that the buffaloes had come back to the Wichita the whole tribe moved in a body and camped outside the fourteen-foot fence. There they stayed for the better part of a week—the buffaloes and the Comanches—silently viewing each other. It would have been worth the Nature-faker's while to have known their mutual thoughts.



Why Go to Egypt to Study the Sphinx When We Have a Sphinx in Our Own West?

. . . .

There is another lie in connection with holidaying in the West that is not only persistent but cruel. Where the worker is a health as well as a rest seeker he is told that the West does not want him, especially if he is what is locally called "a lunger"; and there is just enough truth in that lie to make it persistent. It is true that "the lunger" is not wanted on the beaten trail, in the big general hotel, in the train where other people want drafts of air when he can't stand them. On the beaten trail the lunger is a danger both to himself and to others, especially if he hasn't money and may fall a burden on the community; but that is only a half truth, which is usually a lie. Let the other half be known! All through the West, along the backbone of the Rockies, from Montana to Texas, especially in New Mexico and Arizona, are the tent cities—communities of healthseekers, living in half-boarded tents or mosquito-wired cabins that can be steam-heated at night. There are literally thousands of such tentdwellers all through the Rocky Mountain states and the cost is as you make it. If you go to a sanatorium-tent city you will have to pay all the way from fifteen to twenty-five dollars a week for house, board, nurse, medicine and doctor's attendance; but if you buy your own portable house and do your own catering the cost will be just what you make it. A house will cost fifty to a hundred dollars; a tent, ten to twenty-five dollars.

Still another baneful lie that keeps the American from seeing America first is to the effect that our New World West lacks "human interest"; lacks "the picturesque" of the shepherds in Spain and Switzerland—for instance, lacks "the historic marvels" of church and monument and relic.

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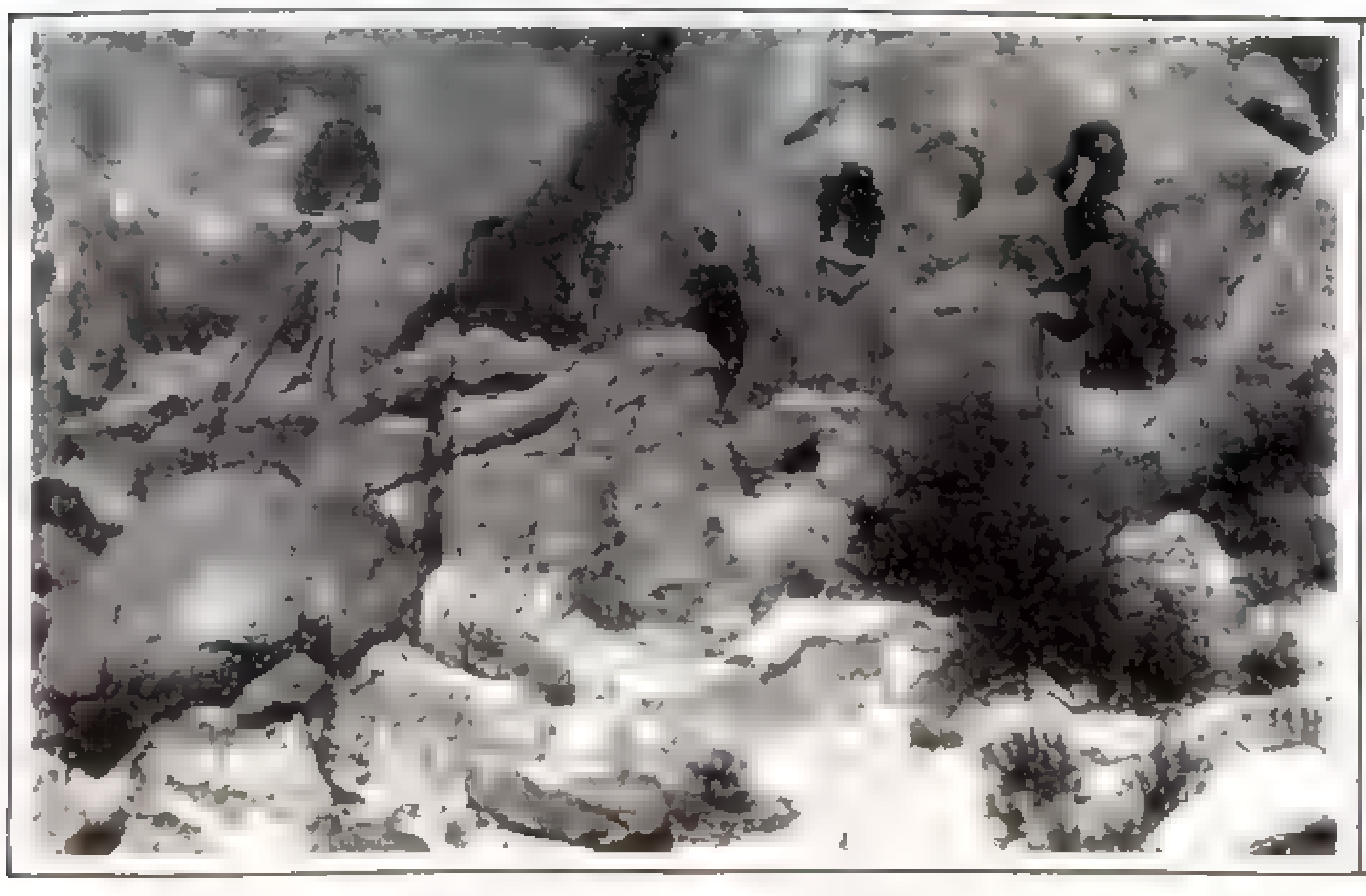
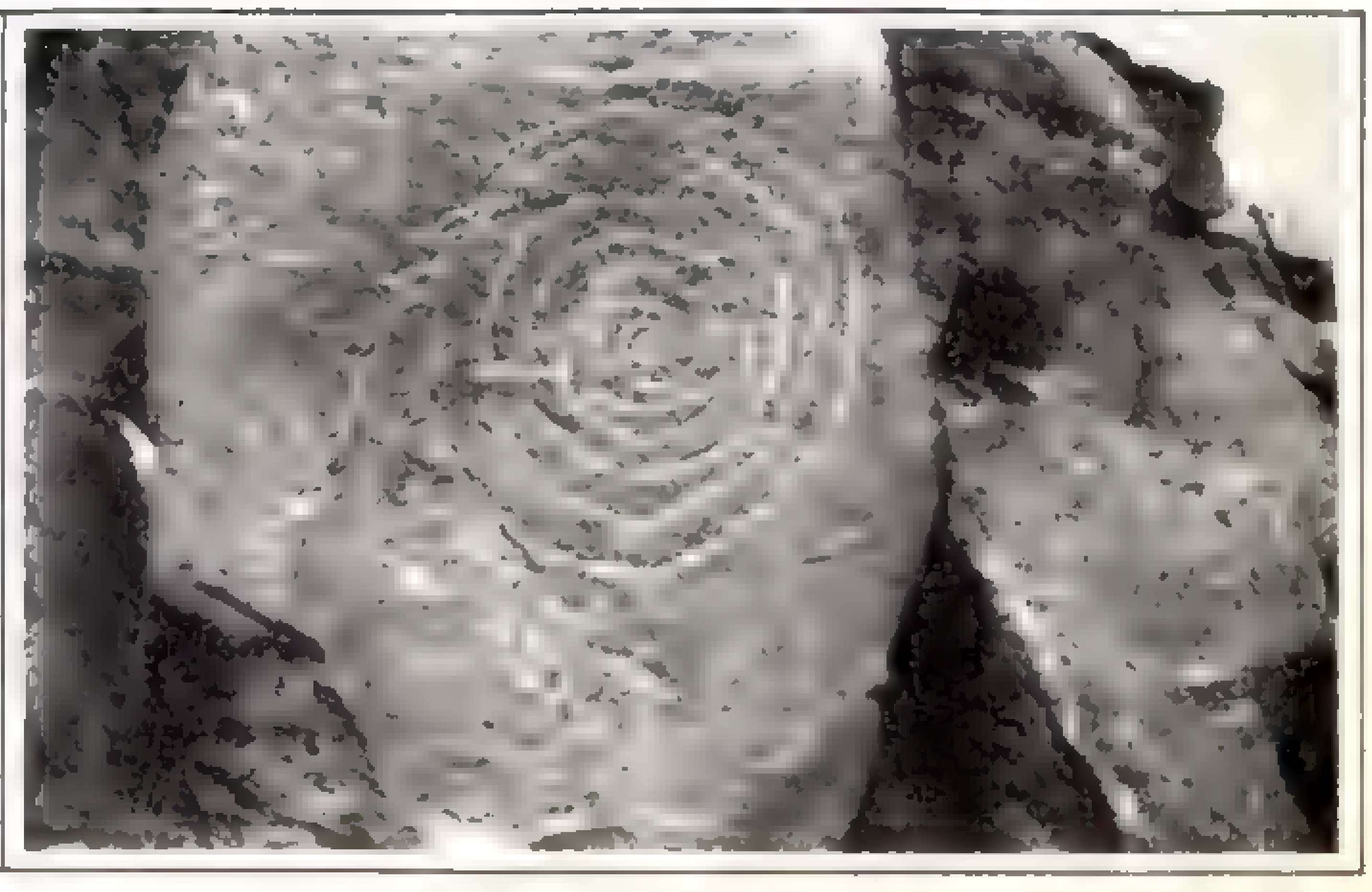


Members of the Archeological School From All Parts of the World Come Out From Santa Fé to Study the Ruins



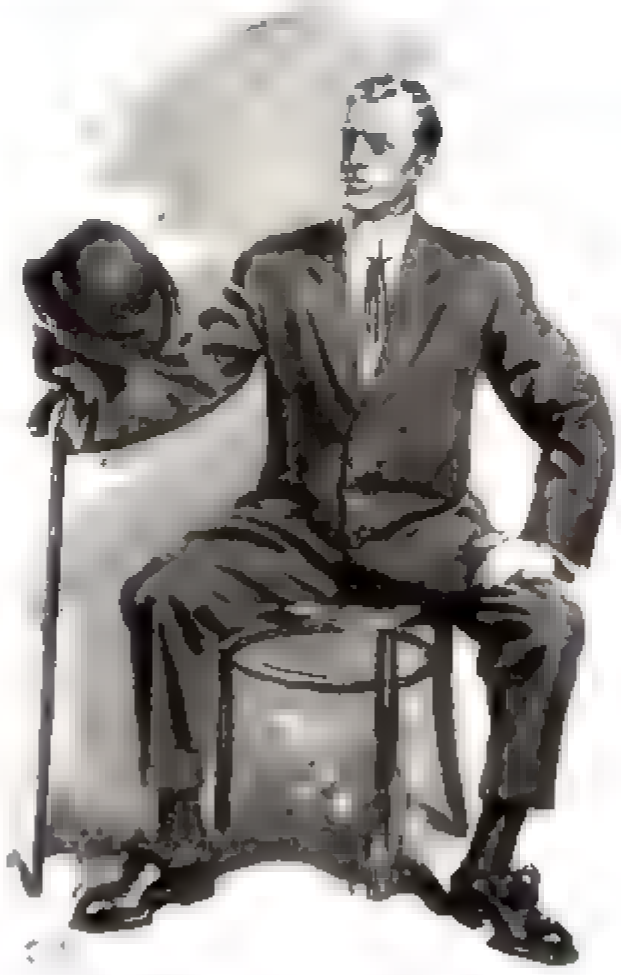
Why is the Serpent That Deceived Eve Any More Interesting Than the Plumed Serpent That Guarded Pools and Springs of the American West?

MAN PROPOSES

By Montague Glass

ILLUSTRATED BY J. J. GOULD

Mr. Perlmutter Learns That it is Best Not to Meddle With Matches



There Was No Denying B. Gurin's Claims to Beauty

"AIN'T it terrible a strong, healthy young feller should go off like that?" Abe Potash remarked, as he and his partner sat in their showroom one spring morning. "I give you my word I was sitting over in Hammersmith's so close to him as I am to you, Mawruss, when it happened."

"Was there much excitement?" Morris asked.

"I bet yer was there excitement!" Abe exclaimed. "Hammersmith sends across the street for a doctor, and you ought to seen Leon Sammet the way he acted. 'For Gawd's sakes, doctor,' he says, 'couldn't you do nothing for him'? he says. 'He's got a wife and family,' he says, 'and we shipped him two thousand dollars goods only last Saturday.'"

"Did they?" Morris asked.

"How should I know?" Abe said. "Sammet is such a liar, Mawruss, he couldn't tell the truth no matter how surprised he would be. But one thing is sure, Mawruss—Gladstein did owe Sammet Brothers for a big bill of goods and the widder paid them out of the insurance."

"Could she do that when the feller leaves a family, Abe?" Morris inquired.

"The feller didn't leave no family, Mawruss," Abe answered. "Leon Sammet just takes a chance when he said that to the doctor. As a matter of fact, Mawruss, Gladstein was one of them fellers which he ain't got a relation in the world. Mrs. Gladstein neither, except *im* Russland. That's the way it goes, Mawruss. A feller which he has got so many cousins and uncles that he gets writer's cramp already indorsing accommodation paper for 'em, understand me, lives to be an old man yet, and all the time his relations and his wife's relations is piling up on him; while a man like Gladstein which you could really say has a chance to enjoy life, Mawruss, is got to die."

Morris nodded.

"Don't I know it?" he commented. "And I suppose the widder sells out the store."

"*Oser* a *Stück*," Abe said. "She's still running the store, and making a fair success of it too."

"Is that so?" Morris replied. "Well, then, why couldn't we get some of her trade, Abe? Bridgetown ain't so far away from here. Why don't you take a run over there sometime and see what you could do with her? Might you could sell her some goods maybe."

"Yow!" Abe exclaimed derisively. "We couldn't sell that woman goods, not if we was to let her have 'em for the price of the findings, Mawruss. She's got an idee that she is getting stuck unless she would buy goods from the same concerns that sold Gladstein."

"Well, if that's the case, Abe," Morris said, "she could never make no big success there. A feller like Leon Sammet would just as lief stick a widder as not—liefer even."

"Sure, I know," Abe replied.

"Then why don't some one give her a couple pointers about that feller, Abe?" Morris inquired.

Abe nodded solemnly.

"You know a whole lot about women, Mawruss, I must say," he commented. "You could give a woman pointers by the dozen about a man, Mawruss, and swear to 'em with six affidavits yet, and what good would it do? It's like putting a 'Wet Paint' sign up. Everybody feels the paint to see if it really would be wet."

"What for a looking woman is she, Abe?" Morris asked, with an obvious effort at nonchalance.

"How should I know?" Abe said. "I only seen her a couple times; and anyhow, Mawruss, I don't take it so particular to look at women like Leon Sammet does, Mawruss. That feller's a regular Don Quicks-toe, Mawruss. He is all the time running around with women."

"A feller must got to entertain buyers once in a while, Abe," Morris said.

"Buyers is all right, Mawruss," Abe declared, "but I guess I been in this here business long enough that I could tell a buyer from a model."

"That's all right, Abe," Morris said. "Leon Sammet may run around the streets with women, Abe, but that ain't saying he is got intentions to marry Mrs. Gladstein. A feller like Leon Sammet which he is crowding fifty pretty close, Abe, ain't looking to marry no widders. Young girls is all them fellers is looking out for, Abe; and anyhow, Abe, what for a match is Mrs. Gladstein to a manufacturer? If she expects that she should get another husband, Abe, the only hope for her is some retailer would marry her as a going concern. She couldn't liquidate her business and come out even, let alone with money enough to get married, Abe."

"She don't got to got money to get married on, Mawruss," Abe rejoined. "Any one would be glad to marry such a woman supposing she didn't got a cent to her name. She's an elegant-looking woman, Mawruss—not too thin and not too fat, Mawruss, and what a face she got it, Mawruss! My Rosie was a good-looking woman, Mawruss, and is today yet; but Mrs. Gladstein, Mawruss, that's a woman which in a theayter already you don't see such a looking woman. She could dress herself, too, I bet yer. The last time I was by Bridgetown she is wearing one of our style 4022 which Sammet *ganvered* from us and calls the Lily Langtry costume, Mawruss, in a navy shade, understand me; and I don't know nothing about this here Lily Langtry, Mawruss, but I could tell you right now, Mawruss, she ain't got nothing on Mrs. Gladstein when it comes to looks."

Morris nodded and turned to the contemplation of some cutting-slips, while Abe made ready for lunch.

"Say, lookyhere, Abe," Morris said, when Abe appeared with his hat on. "I've been thinking about this here Mrs. Gladstein, understand me, and I come to the conclusion: Why should we give up so easy? Gladstein always done a good business in that store, y'understand, and if the widder is such a good-looking woman like you say she is, Abe, there's an opening for her to attract a big trade in gents' furnishings and hats up there, and at the same time keep the cloak-and-suit end going."

"What d'ye mean—attract a big trade in gents' furnishings and hats, Mawruss?" Abe demanded indignantly. "If you think the woman is a flirt, Mawruss, you are making a big mistake."

"Must a woman got to be a flirt that she should sell gents' furnishings, Abe?" Morris asked with some heat.

"That's all right, Mawruss," Abe said with a scowl. "A lady ain't looking to sell the gents' furnishing trade, Mawruss."

"I know she ain't," Morris replied, "but if a woman is good-looking, Abe, naturally she attracts the clothing and furnishing customers, but she don't got to sell those customers, Abe. Her husband could do that."

"Her husband could do it?" Abe repeated. "What are you talking about—her husband?"

"Sure, her husband," Morris went on, "and especially if a good-looking woman like Mrs. Gladstein would got for a husband a good-looking man like B. Gurin, understand me, the idee works both ways. Mrs. Gladstein attracts the clothing trade and B. Gurin sells 'em, y'understand, while B. Gurin attracts the women's garment trade and Mrs. Gladstein sells 'em."

Abe sat down suddenly and took off his hat.

"What are you trying to drive into, Mawruss?" he asked.

"I am trying to drive into this, Abe," Morris replied: "B. Gurin is a good-looking, up-to-date feller, but he's in wrong with that store of his in Mount Vernon. In the first place, the neighborhood ain't right, y'understand, and in the second place Gurin don't attend to business like he should; because he ain't married and he ain't got no responsibilities. To such a feller, Abe, when it comes to taking a young lady on theayter Saturday night, business is nix, even when Saturday is a big night in Mount Vernon."

Abe nodded.

"Furthermore, Abe," Morris continued, "if we go on selling B. Gurin, Abe, sooner or later he would bust up on us, understand me, and we are not only out a customer but the least he sticks us is a couple hundred dollars. He owes us two hundred and fifty right now, Abe, since the first of the month already. Ain't it?"

Abe nodded again.

"But you take a young feller like B. Gurin, Abe," Morris went on, "which all he needs is a wife to steady him and an up-to-date *Medeena* like Bridgetown to run a store in, understand me, and if we could put this thing through, Abe, not only we are doing a *Mitzvah* for all concerned, Abe, but we are making a customer for life."

"You mean, Mawruss," Abe said slowly, "you would try to make up a match between B. Gurin and Mrs. Gladstein?"

"Sure, why not?" Morris said. "It stands in the Gemara, Abe, we are commanded to promote marriages, visit the sick and bury the dead."

Once more Abe nodded, and this time he managed to impart the quality of irony to the gesture.

"Burying the dead is all right, Mawruss," he said. "From a dead man you don't get no comebacks, and his relations is anyhow grateful; *aber* if you would make up a match between a couple of people like Mrs. Gladstein and B. Gurin, what is it? Even if the marriage would be a success, Mawruss, then the couple claims they was just suited to each other, Mawruss, and we don't get no credit for it anyway. On the other hand, Mawruss, if they don't agree together, they wouldn't hate each other near so much as they'd hate us."

"Why should they hate us?" Morris asked. "Our intentions is anyhow good."

"Sure, I know, Mawruss," Abe retorted. "From having good intentions already, many a decent, respectable feller goes broke."

Morris flapped the air impatiently with his right hand.

"Anybody could sit down and talk proverbs, Abe," he said.

"I guess I could talk proverbs in my own store, Mawruss, if I want to," Abe rejoined with dignity.

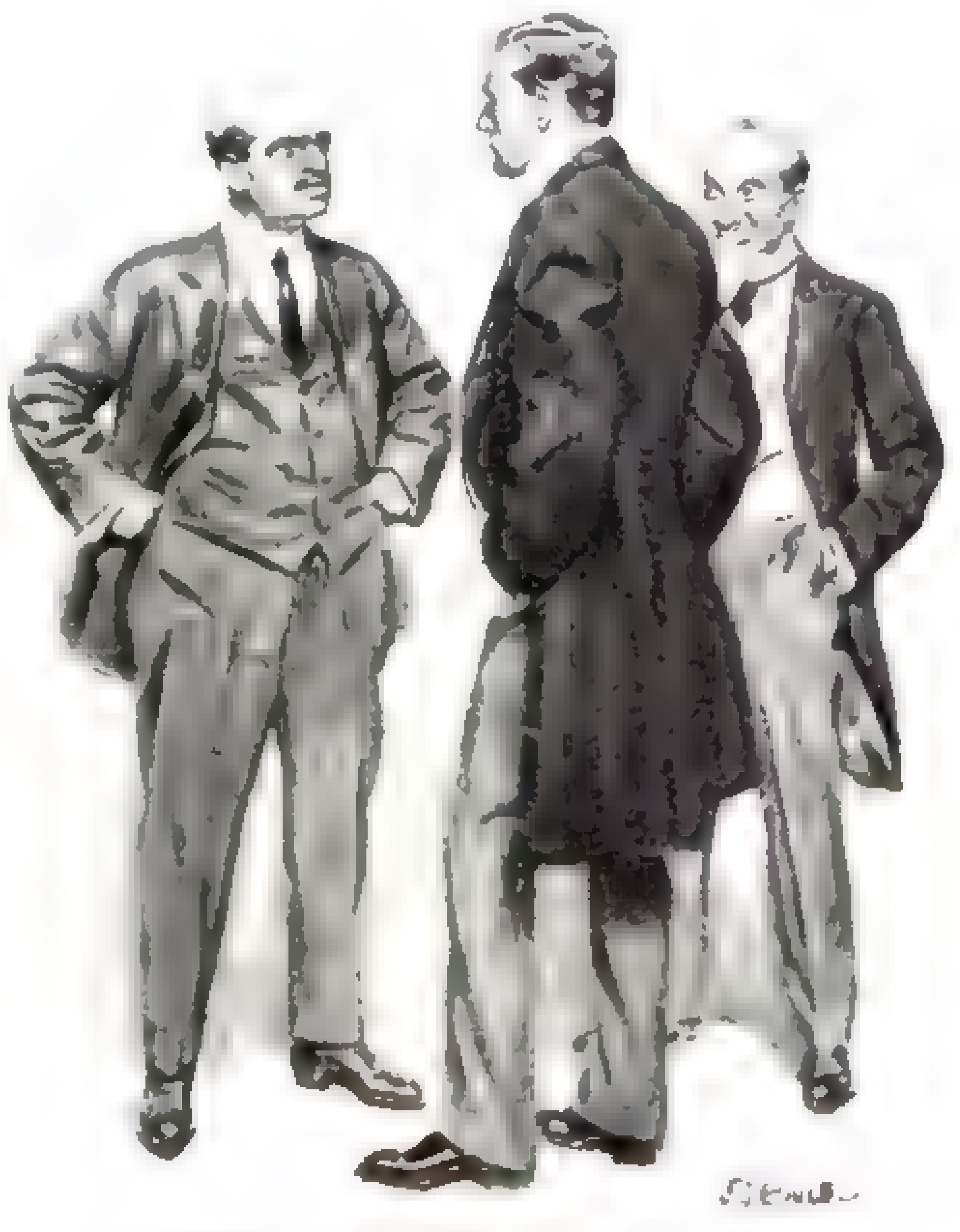
"Sure you could," Morris replied, "but one thing you got to remember, Abe. While the back-number is saying look out before you jump, the up-to-date feller has jumped already, and lands on a five-thousand-dollar order *mit* both feet already."

II

"I'LL tell you, Mr. Perlmutter, it's like this," B. Gurin explained, as he sat in his Mount Vernon store that evening: "money don't figure at all with me."

"Where is the harm supposing she does got a little money, Gurin?" Morris protested. "And, anyhow, never mind the money, Gurin. We will say for the sake of example she ain't got no money. Does it do any harm to look at the woman?"

B. Gurin passed his hand through his wavy brown hair, cut semi-pompadour in the latest fashion. There was no denying B. Gurin's claims to beauty.



"I Got Just So Much Right to be Here as You, and That Partner of Yours Too"

"What is the use talking, Mr. Perlmutter?" he said, carefully examining his finger-nails. "I am sick and tired of looking at 'em. Believe me I ain't lying to you, if I looked at one I must of looked at hundreds. The fathers was rated at the very least D to F first credit, and what is it? The most of 'em I wouldn't marry, not if the rating was Aa 1 even, such faces they got it, understand me; and the others which is got the looks, y'understand, you could take it from me, Mr. Perlmutter, they couldn't even cook a pertater even."

"Girls which they got D to F fathers don't got to cook pertaters," Morris commented shortly.

B. Gurin shrugged.

"For that matter, Mr. Perlmutter," he said, "I don't take it so particular about my food neither."

"Say, lookyhere, Gurin," Morris exclaimed. "What is the trouble with you anyhow? First you are telling me you don't care about money, next you are kicking that the good-looking ones couldn't cook, y'understand, and then you say you ain't so particular about cooking anyway. What for a kind of girl do you want, Gurin?"

Gurin continued to examine his finger-nails and made no reply.

"Because, Gurin," Morris concluded, "if you are looking for a homely girl which she ain't got no money and couldn't cook, understand me, I wouldn't fool away my time with you at all. Such girls you don't need me to find for you."

B. Gurin sighed profoundly.

"You shouldn't get mad, Mr. Perlmutter," he said, "if I tell you something?"

"Why should I get mad, Gurin?" Morris asked. "I am coming all the way up here, which I am leaving my wife and boy at home to do so—and maybe you don't think she put up a holler, Gurin! So if you wouldn't even consent to do me the favor and look at Mrs. Gladstein, Gurin, and I don't get mad, understand me, why should I get mad if you would tell me something?"

"Well," Gurin commenced, "it ain't much to tell, Mr. Perlmutter. I guess you hear already why I am coming to this country."

Morris elevated his eyebrows.

"I suppose you are coming here like anybody else comes here," he said. "Sooner as stay in the old country and be a *Schnorrer* all your life, you come over here, ain't it?"

"No, siree, sir," Gurin replied emphatically. "If I would stay in the old country, Perlmutter, I don't got to be a *Schnorrer*. Do you know Louis Moses, the banker in Minsk?"

Morris nodded.

"That's from *mir* an uncle, *verstehst du?*" Gurin said; "and Zachs, the big corn merchant, that's also an uncle. My father ain't a *Schnorrer* neither, Mr. Perlmutter; in fact, instead I am sending home money to Russland like most fellers which they come to this country, Mr. Perlmutter, my people sends me money yet."

He jumped from his chair and went to the safe, from which he extracted two crisp Russian banknotes.

"A hundred rubles apiece," he said, and his face beamed with pride. "So, you see, I don't got to leave Russland because I would be a *Schnorrer* over there."

"No?" Morris replied. "Then why did you leave, Gurin? So far what I could see you ain't made it such a big success over here."

"You couldn't make me mad by saying that, Mr. Perlmutter," Gurin commented. "A big success *oder* a big failure, it makes no difference to me."

"It makes a whole lot of difference to me," Morris cried.

"Yes, Mr. Perlmutter," B. Gurin went on, disregarding the interruption. "I ain't coming over here to make a big success in business. I am coming over here to forget."

"To forget!" Morris exclaimed. "What d'ye mean forget?"

B. Gurin ran his hands once more through his pompadour and nodded slowly.

"That's what I said," he repeated—"to forget."

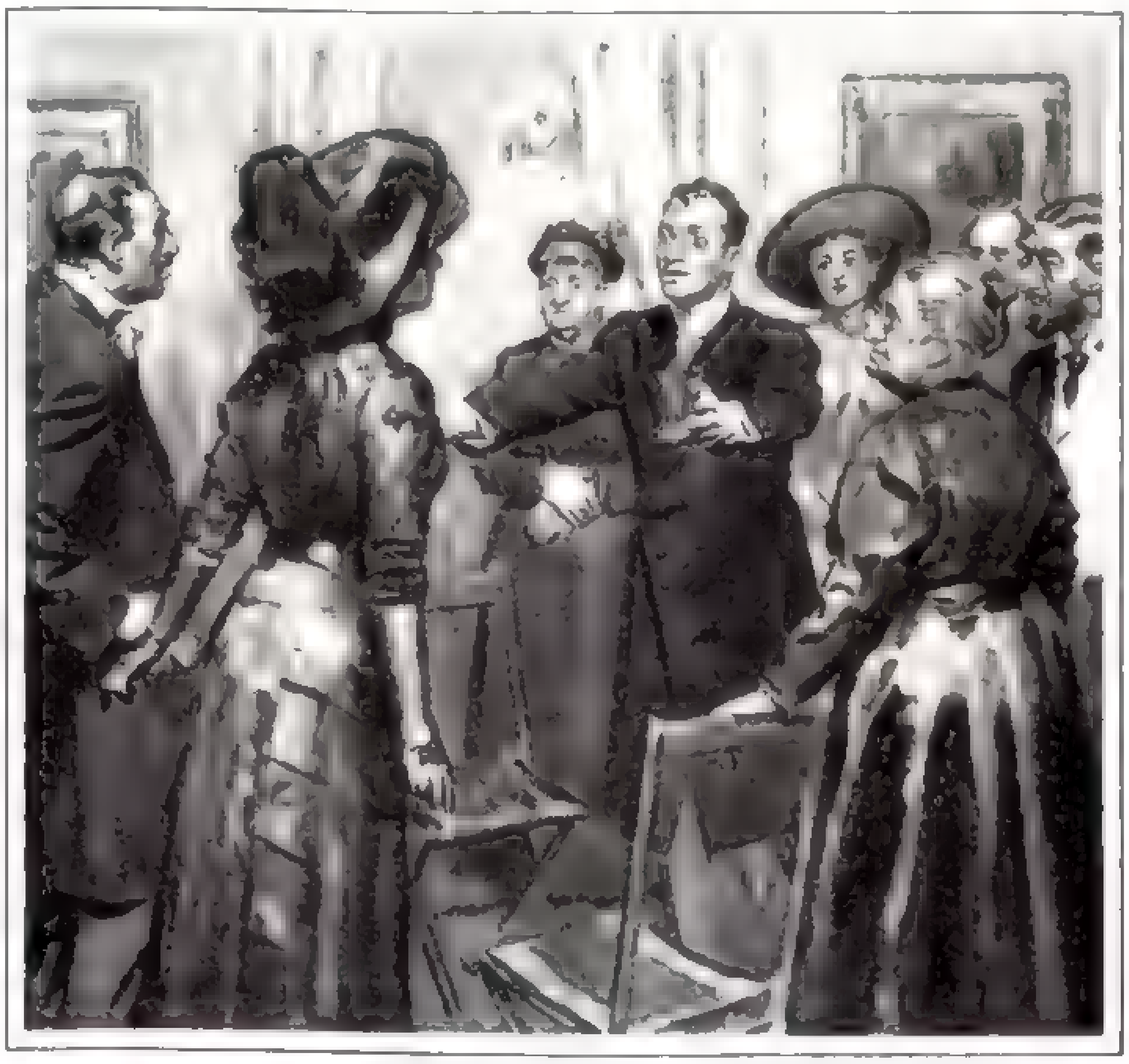
"Well, I hope you ain't forgetting you owe us now two hundred and fifty dollars since the first of the month yet," Morris commented in dry, matter-of-fact tones.

B. Gurin waved his hand airily.

"I could forget that easy, Mr. Perlmutter," he said—and Morris winced—"but the rest I couldn't forget at all. Day and night I see her face, Mr. Perlmutter—and such a face!"

Here he paused impressively.

"N-nah!" he exclaimed, and kissed the tips of his fingers, while Morris glanced uneasily toward the door.


"Sonia!" and the Next Moment He Clasped Mrs. Gladstein in His Arms

"Her name was Miss Polanya and her father keeps a big flour mill in Koroleshtchevitzi, Mr. Perlmutter," Gurin went on. "A fine family, understand me; and I am going out there from Minsk twice a week, when a young feller by the name Lutsky—a corn broker, y'understand—comes to sell her father goods."

Again B. Gurin paused, his left hand extended palm upward in a tremulous gesture. Suddenly it dropped on his knee with a despondent smack.

"In two weeks already they was married," he concluded, "and me I am coming to America."

"You ain't coming to such a bad place neither," Morris rejoined; "even supposing your uncles was such big *Machers* in the old country."

"Places is all the same to me now," Gurin said—"women, too, Mr. Perlmutter. I assure you, Mr. Perlmutter, since the day I am leaving Minsk one woman is the same as another to me. I ain't got no use for none of 'em."

"*Geh weg*, Gurin," Morris cried impatiently. "You talk like a fool. Just because one lady goes back on you, understand me, is that a reason you wouldn't got no use for no ladies at all? You might just as well say, Gurin, because one customer busts up on you, y'understand, you would never try to sell another customer so long as you live. Now this here Mrs. Gladstein, Gurin, is a lady which while I never seen this here lady *im* Russland, y'understand, if you will just come out to Bridgetown with me, Gurin, I give you a guaranty Russland wouldn't figure at all."

Gurin shook his head sadly.

"You don't know me, Mr. Perlmutter," he said. "While I am going with plenty *Schatchens* to see young ladies already, Mr. Perlmutter, I assure you my heart ain't in it. People gets the impression because I am a swell dresser, Mr. Perlmutter, that I am looking to get married; but believe me, Mr. Perlmutter, it ain't so."

"Then what do you go for, Gurin?" Morris asked. "*Schatchens* don't like to fool away their time no more as I do, Gurin; and you could take it from me, no girl is going to the trouble to fix herself up and make a nice supper for you and the *Schatchen*, simply for the pleasure of seeing a swell dresser, Gurin."

"That's just the point, Mr. Perlmutter," Gurin said. "A feller which runs a store like this one and eats his meals in restaurants, understand me, must got to get a little home cooking once in a while. Ain't it?"

"Why not get married and be done with it?" Morris retorted; "and then you could get home cooking all the time."

Once more Gurin shook his head.

"Without love, Mr. Perlmutter, marriage is nix," he said.

"*Schmooes!*" Morris exclaimed. "Do you think when I got married I loved my wife, Gurin? *Oser* a *Stuck*. And today yet I am crazy about her. With a business man, Gurin, love comes after marriage."

B. Gurin rose wearily to his feet and shot his cuffs by way of showing impatience.

"What is the use talking, Mr. Perlmutter?" he protested. "When I want to get married I would get married—otherwise not."

He flecked away an imaginary grain of dust from the lapel of his coat and walked slowly toward the door.

"Are you going home on the New Haven road *oder* the Harlem road?" he asked.

Morris scowled, and his indignation lent such force to the gesture with which he put on his hat that the impact sounded like a blow on a tambourine.

"*Schon gut*, Gurin," he said. "I am through with you."

He paused at the doorway and lit a cigar.

"And one thing I could tell you, Gurin," he concluded. "Either you would send us a check the first thing tomorrow morning, *oder* we would give your account to our lawyers, and that's all there is to it."

He puffed away at his cigar as he trudged down the street, and he had nearly reached the corner when he heard a familiar voice shouting: "Mr. Perlmutter!" He turned to view B. Gurin hastening after him.

"Well, Gurin," he grunted, "what do you want now?"

Gurin stopped and gasped for breath, and Morris' heart gave a triumphant leap as he noted the anxiety displayed on B. Gurin's clean-shaven features.

"Speak up, Gurin," he said; "I got to get my train."

Gurin smiled in surrender.

"All right, Mr. Perlmutter," he murmured; "make for me a date and I will look the lady over."

III

WHEN Morris entered his place of business the next morning he found his partner examining the advertising columns of a morning paper with an absorption hardly justified by the tabulated list of births, marriages and deaths at which he was gazing.

"What's biting you now, Abe?" Morris demanded.

"What d'ye mean, what's biting me?" Abe rejoined, and Morris blushed in the consciousness of his oversleeping that morning by more than half an hour.

"Say, lookyhere, Abe," he cried. "I don't know what you are driving into, understand me, but if you think you could get *brogus* at me just because I am ten minutes late once in a while, y'understand, let me tell you I am catching a twelve-o'clock train from Mount Vernon last night, and not alone I am talking myself blue in the face to that feller Gurin, y'understand, but when I got home already I couldn't get to sleep till I told the whole thing to my Minnie yet."

Abe nodded slowly.

"Yes, Abe," Morris continued, "I got to go over the story twice over already, and even then, y'understand, my Minnie gets mad because I didn't contradict myself.

"Only one idee that woman got it in her head, Abe. If I am out of the house *schon* ten minutes already you couldn't tell her otherwise but I am playing auction pinocle."

"Well, you might just as well of been playing auction pinocle last night for all the good it would do us."

"What are you talking about—all the good it would do us?" Morris almost whimpered. "I actually got the feller dead to rights, Abe, and all I must do now is to work from the other end."

Abe burst into a mirthless laugh and handed Morris the paper.

"You should of worked the other end first, Mawruss," he declared, as he indicated an advertising item with his thumb. "That's what Leon Sammet did, Mawruss."

Morris seized the paper and his face grew purple as he read the following notice:

ENGAGED: Asmof—Gladstein. Mrs. Sonia Gladstein, of Bridgetown, Pa., to Jacob Asmof, of Dotsville, Pa. At home, Sunday next, 3 to 7, at the residence of Mrs. Leah Sammet, 86¾ West One Hundred and Eighteenth Street. No cards.

"Leon's mother makes the engagement party for 'em, Mawruss," Abe said dryly. "Costs a whole lot of money, too, and I bet yer Mrs. Gladstein wouldn't notice it at all in the next six months' statements Leon sends to her."

Morris stifled a groan as he laid down the paper and forced himself to smile confidently.

"What difference does an engagement make, Abe?" he asked. "An engagement ain't a wedding, Abe, and it ain't too late even now."

Again Abe indulged in a bitter laugh.

"You're a regular optician, Mawruss," he said. "You never give up hope."

"That's all right, Abe," Morris retorted. "We could stand a couple opticians in this concern. Always you are ready to lay down on a proposition just so soon as things goes a little wrong, understand me, but me I think differencely."

Abe shrugged and rose to his feet.

"Well, Mawruss," he said, "take off your hat and coat and stay a while. Maybe we could do a little business here this morning for a change."

"Maybe we could and maybe we couldn't, Abe," Morris rejoined, as he buttoned up his coat; "but just the same I am going to do something which you will really be surprised."

"Not at all," Abe corrected, "we are partners together so long that I am only surprised supposing you should act sensible."

"Well, the way I look at it I am acting sensible, Abe," Morris announced. "I am acting sensible, because I am going right down to see Marcus Flachs and I would buy from him for ten dollars cut glass, and I would show that sucker Sammet he couldn't faze me none."

"What d'ye mean, couldn't faze you none?" Abe asked.

"I mean if Sammet is such a faker he goes to work and makes engagement parties for his customers and puts 'em on the paper yet, Abe," Morris declared, as he jammed his hat down more firmly on his head, "he must got to expect his competitors would take advantage of it, understand me. And you could bet your sweet life, Abe, Sunday afternoon, comes three o'clock, I am right there at his mother's house with the cut glass, and don't you forget it."

Abe nodded grimly.

"It's a free country, Mawruss," he said, "and nobody could stop you going to an engagement party which is in the paper, y'understand; but you shouldn't forget one thing, Mawruss. You got on our ledger a drawing account, *verstehst du*, and on your way out you should please tell Miss Cohen to enter the ten dollars cut glass in the right place."

"Don't worry, Abe," Morris cried, as he started for the elevator. "When the time comes we should post it in the ledger, if we ain't opened a new account in Bridgetown, Pa., I would pay for it myself."

Ten minutes later he entered the Twenty-third Street subway station en route to Canal Street, and no sooner had he bought his ticket than his enthusiasm began to wane. After all, he reflected as he boarded the train, ten dollars' worth of cut glass seemed rather extravagant when one considered the size of an order that in the most favorable circumstances might emanate from a store in Bridgetown. Indeed, as the train pulled into the Eighteenth Street station he had come to believe that seven dollars and fifty cents would be a generous price, and even this figure commenced to look huge as Fourteenth Street drew near. At Astor Place, Morris decided that five dollars' worth of cut glass would be more appropriate for a widow. When the guard announced the next stop as Bleecker Street, however, it occurred to Morris that the manufacturers of quadruple plate were producing some very artistic effects in knives, forks and spoons, which in appearance were undistinguishable from sterling silver; and the train was leaving Spring Street when Morris bethought himself of a certain *bonbonnière* that had cost Mrs. Perlmutter precisely four dollars at a drygoods store. He distinctly recalled examining the trade-mark, to which were affixed the words "triple plate."

During the short walk from the Canal Street station to Marcus Flachs' place of business, he wondered vaguely if there were such a thing as double plate, and when at last he opened the door of the pawnbroker's-sales store in question he approached the counter with his mind fully made up.

"Do you got maybe some sets from nutpicks?" he inquired of the proprietor.

Marcus Flachs took the question in ill part.

"What the devil do you think I am running here," he demanded by way of answer – "a five-and-ten-cent store?"

"Since when do they sell it nutpicks in a five-and-ten-cent store?" Morris retorted.

Flachs snorted angrily.

"I don't think they sell 'em even in five-and-ten-cent stores," he said; "and anyhow, Mr. Perlmutter, what for a present is nutpicks? If a feller eats nuts twice a year, that's a big average. For my part it would *oser* break my heart if I would never eat another nut so long as I live. Now what you want to get is something cheap, ain't it?"

Morris nodded.

"Something about two dollars and fifty cents," he said.

"That's what I thought," Flachs replied, "and for two dollars and fifty cents there ain't much choice. Olive dishes is all I could show you."

"Let me give a look at 'em," Morris said, and as Flachs led the way to the well-stocked shelves in the rear of the store Morris discerned for the first time the presence of another customer.

"How much did you say that there coffee samovar was?" cried a familiar voice.

"I told you before, Mr. Klinger," Flachs said, "that ain't no samovar. That's a perculater and it cost me, so sure as I am standing here, fifteen dollars, so I would let you have it for twelve-fifty on account its being shopworn."

"Take ten dollars and make an end," rejoined Klinger, tendering a bill.

"For ten dollars I could give you a fine piece cut glass, Mr. Klinger," Flachs insisted.

By way of answer Klinger tucked away the ten-dollar bill he had taken from his waistcoat pocket, and Flachs seized the coffee percolator with both hands.

"I'll wrap it up for you right away," he said, and then it was that Klinger recognized Morris, who had been standing unnoticed in the background.

"Hello, Perlmutter!" he said; "what are you doing here?"

"I guess I am doing the same what you are doing, Klinger," Morris replied stiffly. "I am buying for a customer a present. Ain't it?"

Klinger nodded:

"Honestly, Perlmutter," he said, "I never seen the like how things happen. No sooner you start to sell goods to a feller than somebody is engaged *oder* married in his family."

"He must be a pretty good customer the way you are blowing yourself," Morris commented.

"I bet yer!" Klinger said as he walked away; "and if you would be in our place you would do the same."

For five minutes Morris examined the cut glass, and when Flachs returned he had decided upon an olive dish of most intricate design. "That's a close buyer, that Mr. Klinger," Flachs observed.

"Not near so close as I am," Morris declared.

"Well, you wouldn't anyhow kick on paying twenty-five cents express, Mr. Perlmutter," Flachs said, "but that feller actually wants me to deliver the package for nothing."

"Why not?" Morris asked. "Don't everybody deliver packages free?"

"Not a pawnbroker's-sales store," Flachs replied; "and anyhow, Mr. Perlmutter, Leon Sammet this morning buys from me for thirty dollars silver to be sent to the same place on One Hundred and Eighteenth Street as that there perculater, and he didn't kick only a little that I am charging him fifty cents express."

"What!" Morris exclaimed. "Is Klinger sending that perculater up to One Hundred and Eighteenth Street too?"

"That's what I said," Flachs answered, and Morris replaced the cut-glass dish on the shelf.

"Was the name Gladstein?" he inquired, and Flachs nodded.

"Then in that case," Morris said savagely, "let me look at some sterling silver for about twenty-five dollars. If them suckers could stand it, so can I."

IV

MORE than two days had elapsed before Abe had exhausted the topic of Mrs. Gladstein's ten-dollar engagement present. He discussed it satirically, profanely and earnestly, from the standpoint of business ethics, in such maddening reiterations that Morris could not help wondering how much longer Abe's criticism would have continued had he known that the cold-meat tray really cost twenty-five dollars.

"You are throwing away good money after bad, Mawruss," Abe said, renewing the subject after an interval of comparative calm, "because, so sure as you are standing there, we would never get our two hundred and fifty out of that feller Gurin."

"What has Mrs. Gladstein's present got to do with Gurin?" Morris asked. "If I told you once, Abe, in the last two days, I am telling you a dozen times, understand me, I am giving that there cold-meat tray to Mrs. Gladstein as a speculation, Abe. What difference does it make who she marries, Abe, Gurin *oder* Asimof, so long as we could land from her an order for five hundred dollars?"

"Yow! You would land from her an order for five hundred dollars!" Abe exclaimed.

"Well, if Sol Klinger could do it, why couldn't we?" Morris asked.

"What are you talking about Sol Klinger?" Abe demanded.

Thereupon Morris related to Abe the circumstances surrounding Sol Klinger's purchase of the coffee percolator, and when he concluded Abe nodded slowly.

"So that highwayman is butting in too," he commented. "How much did you say he is paying for that samovar, Mawruss?"

Morris closed his eyes as though he were making a conscientious effort to remember the exact amount.

"Thirty dollars," he announced at last.

"What!" Abe cried. "You stood there and let Sol Klinger buy for thirty dollars a present and we ourselves only spend ten? What for a piker are you anyway, Mawruss?"

"What do you mean, what for a piker am I?" Morris said indignantly. "You are talking me black in the face on account I am spending ten dollars and now you are kicking I didn't spend thirty."

"Did you tell me before that Sol Klinger buys a present?" Abe asked. "And furthermore, Mawruss, this wouldn't be the first time we are spending money to get business. Couldn't we afford to lay out thirty dollars if we want to?"

"But, Abe ——" Morris began.

"But nothing!" Abe roared. "Why should you get all of a sudden so *sparsam mit* our money, Mawruss? You talk like we would be new beginners on East Broadway already."

"But, Abe ——" Morris protested again.

"S'enough, Mawruss," Abe interrupted. "I heard enough from you already. Only one thing I got to tell you: if we lose a chance of getting some business from a lady which you could really say I know her well enough that it's a shame we ain't sold her nothing already even, don't blame me. That's all I got to say."

He walked away to the cutting room, while Morris sat down in the nearest chair, dazed to the point of temporary aphasia. For five minutes he sat still, endeavoring to trace the intricacies of a discussion that had put him so decisively in the wrong, and he was still pondering the matter when the elevator door opened and B. Gurin alighted.

"How do you do, Mr. Perlmutter?" Gurin cried.

Morris grunted inarticulately and made no attempt to take his visitor's proffered hand.

"Did you got any news for me?" Gurin asked.

Morris rose to his feet.

"Yes, I got some news for you," he said. "I got news for you that Mrs. Gladstein is engaged to be married to a feller by the name Asimof."

He looked absently at a sample rack upon which reposed the very newspaper that contained the advertisement.

"Here it is," he continued, as he seized the paper. "You could see for yourself."

He handed the advertisement to Gurin, who read it over unmoved.

"Well, I must tell you the honest truth, Mr. Perlmutter," he said. "I couldn't say I am sorry." And he smiled amiably.

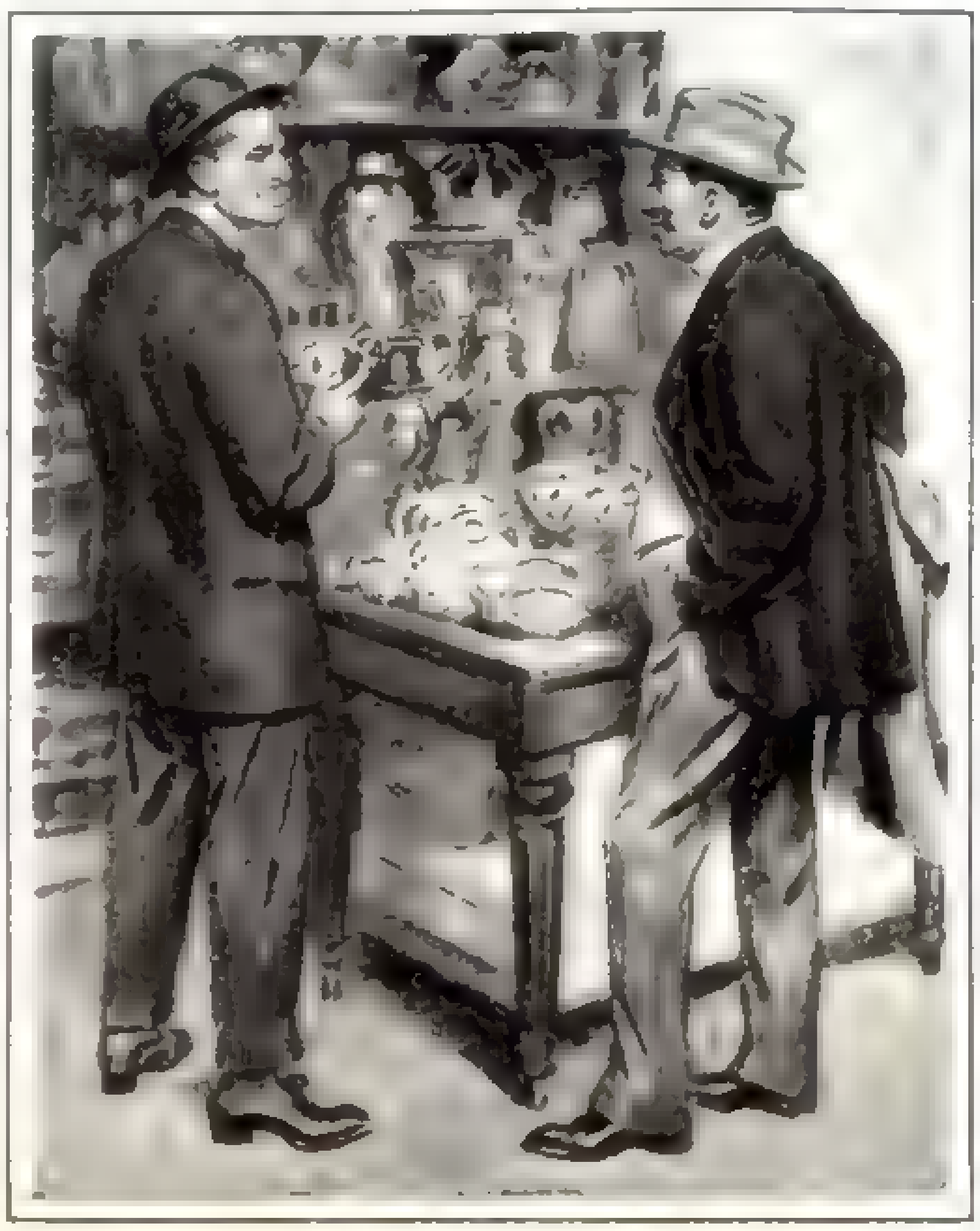
As Morris gazed at the fashion-plate features and the fashion-plate apparel of his visitor, he entirely forgot his optimistic scheme of supplanting Asimof with Gurin and he grew suddenly livid with a fierce rage.

"You ain't, ain't you?" he bellowed. "Well, you ought to be, because so sure as you are standing there, comes Monday morning and we don't get a check from you, we would close you up sure, y'understand."

"Now lookyhere, Mr. Perlmutter ——" Gurin began, but the reaction set up by Morris' encounter with his partner had begun to have its effect and he seized Gurin by one padded shoulder.

"Out!" he roared. "Out of my place, you rotten, cheap dude, you!"

Continued on Page 30

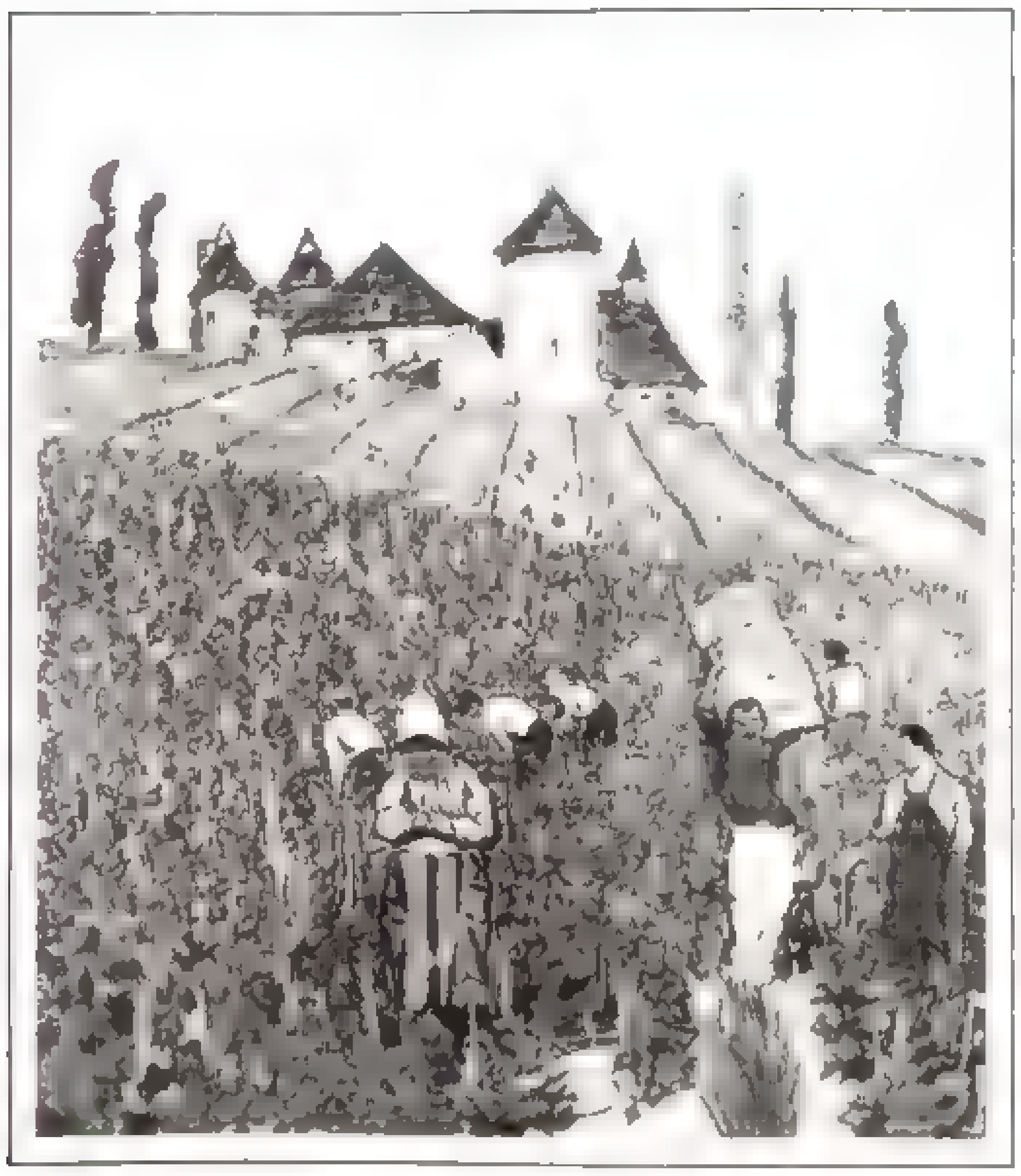


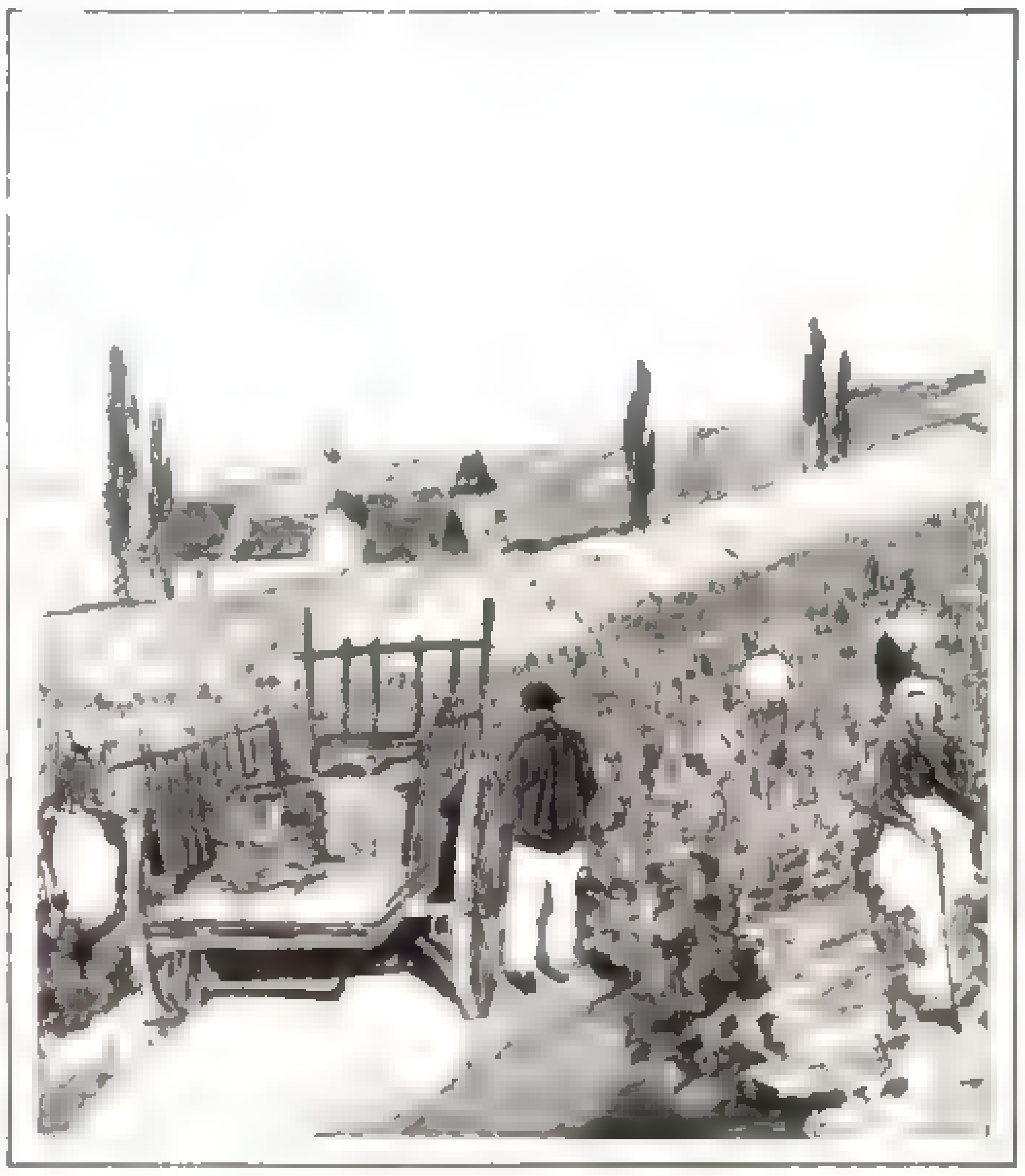
"No Sooner You Start to Sell Goods to a Feller Than Somebody is Engaged Oder Married in His Family"

How the French Do Business

The Next Word: Certainties—By James H. Collins

DECORATIONS BY JAMES M. PRESTON





IF ONE could look into that part of a Frenchman's mind where he keeps his mental accounts—and such accounts are kept by pretty nearly all Frenchmen of every degree—there would be seen a number of figures written down in bright-red indelible ink. These figures are sums in francs and they stand for limits beyond which monsieur does not care to let himself go in certain directions.

There is the sum, for instance, upon which he has resolved to live each year. He not only sticks to it but sometimes has his little plan so neatly arranged that an extra outlay of fifty centimes for lunch would be ruinous extravagance. Again, there is the amount of salary or profit he desires; and beyond the appointed figure it will be difficult to arouse his ambition. He is far from a shirker, the Frenchman. He will labor long hours and honestly devote himself to his specialty and his employer; but, when his pay envelope contains the sum he has settled upon as an income, the prospect of earning more by additional effort may not tempt him to disturb his placid enjoyment of life as he goes along.

The largest sum of all is one he wrote down, perhaps, on the day he left school. It may be five hundred francs, or three thousand, or the price of a farm or a country château. Whatever the amount, it represents all that he can possibly wish for in this world. It is his ideal—the assured income or capital upon which he will retire altogether. Right underneath it probably is written the age at which he hopes to retire.

A Competence the Main Ambition

FRANCE is often referred to as a land of thrift, but it might better be called a land of dead certainties. The American finances himself on capital. He will risk all the money he has in the world in business or speculation and if things go against him begin over again. The Englishman or German will take long chances too, but only with income—seldom with capital. If an investment in business or company shares brings them a handsome return, well and good. If not they make up the loss by careful living. The Frenchman will not take reasonable chances even with his income; and so, in business matters, he has a way of looking at things that is all his own.

A young Frenchman buys a business, for instance, or inherits his father's business. He much prefers putting what money he has into an established enterprise, for that offers fewer risks than starting something of his own. After several years' hard work, perhaps, the business has been brought to a point where it pays twenty thousand francs a year profit. He lives on about five thousand francs, so there is fifteen thousand francs that can be put back into the enterprise, extending it and making it solid. This money would probably yield him fifteen per cent if he put it into the business and worked with it; but he seldom does. His idea is not to build up a vast, money-earning machine at all, but to realize that ideal of a certain income as soon as possible. The day he sees his way clear to retiring on the sum he has set he will sell his business like a second-hand tool. Therefore he puts back the few thousand francs that are absolutely necessary and invests every spare franc in bonds.

The money of other big industrial and banking nations is busy in developing the world's resources—going into railroads, mines, plantations, tramways, power and irrigation projects, industrial enterprises. The Frenchman's money goes into Government bonds. He buys those of his own country and the securities of Russia, Turkey, Spain, Portugal, Austria, China, Egypt, Brazil. His money earns only moderate interest—two to four per cent. He could often double his interest by investing in a different class of securities, and to all intents and purposes his capital would be as safe; but he doesn't want to double his interest—he wants the feeling of absolute security that these conservative investments give.

The Frenchman's love of bonds is shown in the securities now officially listed on the Paris Bourse. These have a nominal value exceeding five thousand million francs, but of that great total considerably less than one-third—fourteen hundred and seventy-five million francs—is in stocks. All the rest are bonds, chiefly of Governments. Even the stock list is made solid by bank, railroad and other gilt-edge securities. Speculative stocks are distrusted to such a degree that even good American bonds have only lately found a market in Paris, though many of our issues are conceded by banking authorities to be safer than some of the inferior Government bonds dear to the French investor's heart, and would yield him better returns on his capital.

France is full of money ready to appear when the right sort of bond is offered by the banks. Last fall, during the great French railroad strike, there was some possibility of political disturbances in Paris. The people were restless; but at the critical stage of the affair some new city of Paris bonds were put on the market. These bonds can be bought for as little as twenty dollars and have the added attraction of a lottery drawing several times yearly, whereby certain numbers are selected by chance and redeemed with large cash prizes. When these bonds were offered thousands of thrifty French people lost their interest in politics and went to stand in line at the banks to get the bonds. Demand greatly exceeded the supply.

The French laws regulating corporations are very strict. The Government collects a tax on dividends equal to four per cent. One-fourth of the capital of a company must be in the hands of a notary before it can be incorporated. Foreign corporations doing business in France must provide security for the payment of the income tax. A stockholder may sell his shares, but he is still bound, for five years, for his proportion of any company obligation due at the time he sold out. If a promoter, a patentee or the owner of property or good-will receive shares for his services or interests at the time a new company is floated, those shares must be registered in his own name; and for two years they cannot be put on the market. This probation period is designed to bring out the true value of the stock; and so the promoter and not the innocent investor holds the bag.

Brokers on the Paris Bourse are virtually Government officials, with full-dress uniform and sword for state occasions. They have a monopoly of transactions in listed securities and, in return, are made responsible for each other's debts. One of these *agents de change* got into difficulties last year and his liabilities were immediately assumed by his fellow members.

Another excellent law that makes for stability in France is the law against "corners" in provisions. It dates back to the Revolution, when operators who manipulated prices were guillotined. It is still so strict that prison sentences can be imposed for buying or selling grain, meat, coal, wine, provisions or merchandise with intent artificially to raise or lower prices—even destroying or permitting goods to spoil with that intent is punishable.

Whenever the tourist in France has an hour to wait for a train, and nothing else to occupy his time, he can interest himself by examining the gold and silver change in his pockets. In the United States, England and Germany it is not usual to find in circulation coins dating back beyond 1865 and the great mass of the currency is of far later date; but in France it is not uncommon to receive goldpieces bearing the head of the original Napoleon. In other countries these would long ago have been worn out and withdrawn; but the French twenty-franc piece, more than a hundred years old, is frequently found in circulation and may be as clear and fine as though it had been minted last year. French silver coins, too, run back to dates as remote, and the American tourist is doubtful about the legal-tender rating of some half-forgotten king like Charles X.

Annuities More Popular Than Insurance

NOT long ago an American in Paris had an experience that showed where this old coinage comes from. A middle-aged Frenchman came up from the provinces to put some money into a business for his nephew. Payment was made in cash, as is customary in France. When the provincial had satisfied himself about all the details and brought his money around it was found that some of the silver coins had ceased to be legal tender. More than a generation ago the French Government passed laws demonetizing certain silver coins. This provincial had quite a number of them. He had simply put them away with other money and kept them until they had ceased to be money.

It is not habit altogether that leads French people to hoard. Their banking system rather favors it. The big commercial banks pay no interest on deposits unless it is bargained for—and then the rate is only about one per cent on time deposits and half that on working balances. The post-office savings bank pays three per cent, but restricts deposits in certain ways. Again, considerable cash is needed in business and daily life. Checks are little used in France as yet and the banks make heavy charges for collecting them; so the Frenchman has got used to keeping cash on hand and has so much of it put away that nobody can even guess his real monetary wealth.

America carries nearly twenty-five billion dollars in life insurance and Great Britain nearly five billions, but France carries scarcely three-fourths of a billion, or only three per cent of the American total. There are two interesting reasons for this. One is that the Frenchman's love of a certainty leads him to put his money into annuities instead. Annuities cost far more than life insurance, cover fewer emergencies and sink the capital, but they meet monsieur's craving for something that will infallibly give him an income as long as he lives.

The other reason why so little life insurance is carried in France is that there are relatively few people to buy it.

(Concluded on Page 53)

THE MODERN MOTHER

By Woods Hutchinson, A. M., M. D.

ILLUSTRATED BY Z. P. NIKOLAKI

UPON most points our conceit is robust and colossal. We are the people, and knowledge shall die with us. Word-excavators inform us that the primitive meaning of that somewhat vague but mouth-filling term which those of us of Germanic blood are so proud to apply to ourselves "Teutonic" – is simply "the people." We are delightfully inconsistent, however, in our vices as well as our virtues. There is one point at which our comfortable armor of conceit gapes widely and crumbles before the lightest spear, and that is the breeding of the rising generation and the training of our young. That alone, of all our modern ways of doing things, we humbly admit – nay, make haste loudly to deplore is far inferior to the practice of our mothers and fathers, and still more so to that of our grandfathers and grandmothers. It is not necessary that any one should reproach us with our shortcomings in this regard; we lift up our voices of our own accord and loudly bewail the disappearance of the home, the weakening of family ties, the selfishness of parents and the irreverence of the young. We deplore that the modern father cares very much more for his business, his club and his politics than for his parental duties; and that the modern mother is much more deeply absorbed in the culture of her mind, in the expensive adornment of her person and in the pursuit of social prestige than she is in the care of her children and house.

Making it Interesting for the Average Man With the Racket

The reason for this gratuitous poor opinion of ourselves and our generation is not far to seek. Much of it is the natural and inevitable result of the dreadful contrast between the real and the ideal, between family life of today as we see it and read of it in the newspapers and our own childhood as we remember it, and the childhood of our fathers and mothers as they have so often described it to us – ideally happy, virtuous and perfect. Our parents were so supernaturally wise and devoted, and we ourselves so impossibly good and obedient, that it is quite out of the question to expect to see such another little Heaven below in the course of our existence upon this mundane sphere. And, of course, we don't; for the simple but sufficient reason that half of what we are pleased to term "recollections" of our early childhood are as pure moonshine and fairy tale as anything between the covers of the Green Fairy Book, or even in the pages of Sir John Mandeville or Baron Munchausen. The stories we relate at reunions or on Old Home Weeks, or pour into the eager ears of our innocent offspring, are not so much romancings as they are, in the language of Mr. Gilbert, attempts "to lend an air of artistic verisimilitude to an otherwise bald and unconvincing narrative."

Groundless Charges Against Modern Mothers

WE ARE in something of the same attitude as the big, overgrown, bashful booby of a farmer's boy who was afraid even to speak to a girl, and whose father one day finally lost patience and scolded him roundly for not looking about and finding some girl to marry. "Why," he said, "at your age I had been married three years and had a house and farm of my own!" "Well, but dad," complained the boy, "that ain't the same thing at all. You only had to marry mother, while I've got to go and hunt up some strange girl and ask her to marry me!" The preposterous fathers and mothers of our own day and generation are and will ever remain to us simply "strange girls," or altogether too familiar boys, playing at being grown up and keeping house. Fathers and mothers are not what they used to be when we were young – nor are the children either.

As a matter of fact, we were as ordinary, trifling, lazy, impudent little varmints as the sun ever shone on or ever will – but could you make any of us believe it now? Not on your life.

This involuntary gilding of the past is the chief—I had almost said the sole—ground for those jeremiads about the inefficiency and the selfishness of the modern mother, and the indifference and lack of sense of responsibility of the twentieth-century father, which we hear on every hand. Whenever we try to make the comparison between the new family life and the old, "fond memory brings the light of other days around" us, and we see the past as a bright rainbow against the dull, gray sky of the present and the thundercloud of the future. Yet our forebodings are but "such stuff as dreams are made of," and there never was a time when motherhood was more devoted and unselfish, and fatherhood more anxious to give and sacrifice everything to make the rising generation happy and successful as now; and there certainly never was a time when they were one-half so intelligent or one-quarter so well equipped for their task. Have we advanced in every other respect only to go backward in this most important function of all?

The charges that are most commonly brought against the modern mother in general, and the American mother in particular, as the most flagrant example of that alleged traitor to her family and her race – the New Woman – are that she is physically incompetent for the tasks and strains of maternity; that she is selfish and prefers her own comfort and good looks and success in life to either the number or the health of her children; that she has become so ambitious for independence and for public recognition that she is neglecting the duties of her home, and that her management of her children is remarkably injudicious she has no idea of discipline and they are spoiled and pampered, and allowed to grow up without any respect for their elders. Finally that, partly by the weakness of her own nerves and partly by the unnatural and unwholesome conditions of food, housing, dress and social habits she is permitting her children to grow up under, she is impairing the stamina of the race and undermining its future.

Not one of these charges will stand the light of inquiry and most of them shrivel up under the first drop of the acid test of investigation and comparison. To take the gravest and most fundamental charge first: Is the American mother of today physically unfitted for her vital and noble task – the bearing and rearing of children? Nothing could be more disastrous than her failure in this regard; and, from a biologic point of view, no triumph or achievement of man, however brilliant or spectacular, can compare in dignity, in nobleness and in value to the race with the bearing of children.

The real and supreme test of any civilization is the quality of the men and women it produces, the character of the children that it breeds. The old German proverb goes to the heart of the matter: "The best of everything is none too good for the child." If the American mother is indeed undermining her physique and her reproductive vigor she is guilty of high treason against her race and against the community. What is the testimony in support of this grave charge? For the most part, vehement asseverations, full of sound and fury, signifying nothing—occasionally the citation of a few isolated instances and from them arguing that the condition is universal. The more carefully they are examined, the more completely do these allegations and alleged exhibits resolve themselves into varying forms of the ancient delusion that the golden days were the good old times, when all the men were brave and honest, and all the women virtuous and devoted; and that there were giants in those days, before whom the creatures of these degenerate times are little better than pygmies.

When we come to actual data and measurements, and get down to the hard-pan of actual fact, there is a surprising agreement pointing in exactly the opposite direction. If the American woman of today be degenerate, neurasthenic, lacking in stamina and constitution, one would certainly expect her to show it in a diminishing stature, a lessened chest expansion, a lower weight, a higher deathrate, and in greater liability to disease. Upon all of these points, nine-tenths of the statistics available point in exactly the opposite direction. Never in the history of the human race has there been such a marked improvement in height, weight, chest girth, longevity and morbidity as in the last fifty to seventy-five years; and this improvement has been most rapid and striking in the last twenty-five years – just the very period in which this alleged degeneracy has been most rampant.

Accurate and reasonably reliable statistics in regard to men's health and vital conditions have been available for only about forty years; but in that time the general deathrate has decreased nearly forty per cent, the average length of life has increased thirty per cent, the average height of adults has increased nearly an inch and the average weight between ten and twelve pounds. These statements are based upon board of health statistics and upon measurements running up into the thousands and, in some cases, hundreds of thousands, made upon soldiers, college students—the average height, for instance, of Harvard students since 1861 has increased an inch and a quarter, and the chest-girth and weight in proportion—upon factory operatives and upon school children.

The objection may, of course, be raised—as, in the nature of the case, most of these measurements have been taken upon men—can we be sure that the same process is taking place in women? Fortunately this doubt can be laid at once; for in vital statistics, which, of course, include impartially both men and women at almost every age, with the single exception of one decennium during the period of child-bearing in women, the lowering of the morbidity percentage of illness—has been greater in women than in men, the increase of longevity has been nearly two years more, and the decrease in the deathrate has been greater. In the matter of height, weight and chest-girth, such smaller numbers of measurements of women as have been made point also in the same direction.

A Healthier Race of Women

GIRLS in schools, for instance, have not only made a greater increase and improvement in height and weight than boys but have actually at certain ages absolutely outstripped them, and are for a time the physical superiors of boys of their own age though, of course, usually inferior in muscular vigor. Incidentally it may be remarked that much of this inferior muscular vigor in girls is due to our antiquated and senseless training in dress, deportment and ladylike behavior, and the avoidance of tomboyism. Not infrequently nowadays, where children are allowed to grow up unspoiled and natural, or what is commonly termed "thoroughly spoiled," a girl will become the head of the gang – or the bully of the school.

In short, there never was a time in the history of the civilized world when women were as well abreast of men physically as they are today. What they lack in mere muscular vigor and aggressive pugnacity, they fully make up in vegetative vitality and powers of passive endurance and resistance. Women, in spite of the outcry that their sensitive nerves often make in advance, bear real pain and prolonged suffering more patiently and bravely than men do—and stand it better. They can maintain some sort of physical equilibrium upon smaller amounts of food and with less air and outdoor exercise than men. They will

As a Matter of Fact, it is the Spoiled Child Who is Really Fitted for Success in Life

Earning Her Own Living and Making a Success of It

stand for half a lifetime a monotonous drudgery of unending work in a treadmill called home that would drive most men to drink, or the insane asylum, within five years. Contrary to popular impression, they resist most diseases better than men do, not merely in proportion to their size and muscular strength but absolutely; and, oddly enough, this discrepancy is the most striking in the acute infections, such as tuberculosis, pneumonia and typhoid in all of which the male deathrate is slightly but distinctly higher than the female. Between five and ten per cent more men than women die of tuberculosis, for instance.

Almost the only class in the community in which the mortality and morbidity of women exceed that of men is among farmers' wives—and for reasons that are perfectly obvious to anybody who has ever lived on a farm. Even here the greater death and disease rates, and insanity rate as well, show only in those two ten-year periods when many farmers' wives are engaged in working themselves to death and, at the same time, bearing too many children. It used to be a common saying in the Middle West, thirty years ago, that most successful farmers of a certain type were living with their second or third wives. Now the woman has learned to assert her rights to share in the prosperity that she has built, or to get a divorce—and then we lift up our hands in holy horror at the increasing lack of reverence for the holy sacrament of matrimony!

Creatures of Infinite Possibilities

IT HARDLY needs an inspection of dry vital statistics and musty records to prove that the American woman is not deteriorating physically, but distinctly improving. All that is necessary is to keep our eyes about us. How often will you meet mothers whose grown or even sixteen-year-old daughters are shorter than they are? When in any previous age could you pick out in any community, or in any assembly, such scores of tall, graceful, fresh-colored, vigorous young Dianas, capable of taking their part and of making it interesting for the average man with the racket, the golfclub, the paddle, or in swimming, cross-country tramping, mountain climbing, and dancing all night long?

It is a common saying that the tall girl has become fashionable; and, therefore, she has appeared in scores. This involves a high compliment to the magic power of woman in making herself anything that she chooses to be, and far from an undeserved one. Boast as we may of belonging to the superior sex, in our heart of hearts we know perfectly well that woman can make not only herself but us about what she chooses. We have almost the solid and simple faith of the small boy who, while gazing with open-eyed wonder and delight at a picture of an elephant standing on a wineglass, was pained by the suggestion of a skeptical elder brother that it was impossible for an elephant to do such a thing. Turning a reproachful gaze upon the scoffer, he solemnly voiced his faith: "There just hain't nuffin' that a elefunt can't do!"

Apart from the exercise of such mysterious and occult powers there is not the slightest question that the enormous improvement in food, in good ventilation and fresh air, in exercise and in play, and in rational amusements and more healthful and sensible methods of life generally, which has taken place within the last thirty years, is nowhere more clearly and delightfully shown than in the increasing vigor and intelligence and happiness and power of initiative of the girls and young women of today.

Nor is this improvement confined simply to the tennis-playing and country-club-supporting classes of society, who are producing the athletic type of girl in such increasing numbers; but it is almost equally true of the great middle class and wage-earning eight-tenths of the community, as is shown in the most unexpected but most convincing and prosaic fact that the sizes of ready-made clothing, including shoes and gloves, are steadily increasing all over the United States, so much so that the suits of twenty years ago are almost a size too small for girls of a corresponding age, or for adults, today. The more distinctively American, in the best sense, the region, the better the food, housing and living conditions, and the more equable the diffusion of resources and advantages throughout the community, the more striking is this change, as shown by the fact that the size of gloves and shirtwaists, for instance, which fit the Boston trade is too small in Chicago or Cleveland.

Any one who will walk through the retail districts of our large cities just after the closing hour and note the flood of tall, well-grown, happy-faced young girls, with graceful carriage and fresh color, that sweeps past him, and can continue to believe that American womanhood is degenerating, is a pessimist whose reason is closed to the evidence of his senses.

Some one may object, however: Does this necessarily prove that the American woman of today is as well or better fitted than of old for her maternal duties? Is it not possible that she may have increased, so to speak, selfishly in general physical and bodily vigor, but have lost ground in respect to her power of continuing the race stream unimpaired? From a biologic point of view it is hardly possible to conceive of such an anomalous form of development; but it is not necessary to argue the matter on *a priori* grounds, as fortunately statistics here are as definite and convincing as in regard to her general physical vigor.

The Best Mother is the One Who Takes the Best Care of Her Own Health and of Her Good Looks

Fewer Children, but Better

THE American baby of today has, except in certain congested areas populated almost exclusively by recently arrived foreign-born immigrants, one of the lowest deathrates, the lowest disease rates and the highest average weight and length at one year of age of any baby in the world. The American schoolchild of today is taller, heavier and of greater chest-girth than the children of any European nation; and this superiority is not the result merely of a sudden blossoming out in a better environment, in higher wages and higher opportunities for betterment, but is cumulative, as, in our schools, children of foreign-born parents are taller and heavier than the foreign-born children, the children of the second generation of American birth are slightly taller and heavier yet, while the list of physical superiorities is headed by those children who have been for three or more generations American.

The second charge against the American mother, that she prefers her own comfort and welfare to either the number or health of her children—in other words, that she is becoming unwilling to assume the cares and responsibilities of motherhood—is more difficult to dispose of. In support of it we have the unquestioned and apparently damning fact that not only are the birthrate and marriage-rate steadily diminishing but the number of children born to a family has undergone a distinct and apparently alarming decrease within the last forty years—from a little over five to about three and a half, the shrinkage in the size of the family being most marked in the so-called higher and more intelligent classes in the community. There are two important sidelights upon this statement, one of which is that this decline in the birthrate and shrinkage in the size of the family are by no means confined to America, but is an absolutely worldwide phenomenon among all civilized nations and, strangely enough, most striking among those who are forging to the front most rapidly or already leading the van of civilization.

A further paradox appears in the fact that, with the single exception of France, it is precisely those nations whose birthrate and number in each family are declining most rapidly that are increasing most rapidly in population. In other words, the phenomenon of the declining birthrate is a normal and natural accompaniment of progress; and the danger usually apprehended from it is almost purely imaginary, for the simple reason that it is everywhere, with again the exception of France, accompanied by an even greater decrease in the deathrate; so that the net effect upon population is gain instead of loss.

It stands to reason that a nation like India, with a deathrate of over thirty to the thousand and an average lifetime of barely twenty-two years, must have at least double the birthrate and average size of family that a nation like the United States requires, with an average longevity of forty-three years and a deathrate of seventeen to the thousand.

It is an unbroken rule throughout the animal kingdom that the higher in the scale a species rises and the slower becomes the rate of its reproduction, the longer its period of immaturity and the fewer the number of its offspring.

Lowering the Infant Deathrate

AS YET, not a single instance is on record of a superior race having been exterminated by an inferior, though scores of cases could be cited where a small but aggressive superior species has practically and even absolutely exterminated a far more numerous and fertile inferior one. Just so, in human society, it has always been the classes that have preyed upon and exploited the masses—never vice versa.

The whole question of success today, both national and individual, is a matter not of quantity but of quality.

This the American mother and father, on account of their superior intelligence, are more clearly and definitely recognizing than those of any other nation today, with the exception of France; and as a consequence the number of children has been limited to the number that could be most effectively and intelligently

They Will Stand for Half a Lifetime a Monotonous Drudgery That Would Drive Most Men to Drink, or the Insane Asylum, Within Five Years

The Real Test of Any Civilization is the Quality of the Women it Produces

nurtured, trained and equipped to the highest possible pitch for the struggle of existence.

This decrease of the birthrate has been a comparatively small matter compared with the benefits to children, state and parents resulting from the process. And the general biologic principle underlying it is sound.

Some married couples, it is true—and this applies quite as often to men as to women—dislike to assume the burdens of parentage, or, as they bruskly put it, the bother of children, for utterly selfish and even frivolous reasons; but they are in a very small minority compared with the vast number who consider solely what they believe to be the best interests of the children themselves. A high birthrate invariably means a high infant mortality and a large amount of sickness and premature death among the mothers.

The old idea that women, by civilization and education, were becoming so unnatural and feeble that they were no longer able to nourish their own children by Nature's method has been proved to be almost pure delusion.

By actual investigation and experiment it has now been found, in a score of cities on both sides of the Atlantic, that the average mother of all ranks of life, even including the highest, is well able to care for her own child in from eighty to ninety per cent of all cases.

The Best Mother in All History

IN FINE, from a physical point of view, no mother of history ever was better equipped for her task than is the American mother of today. And how much this means for the welfare of the future generation may be glimpsed from the significant fact that nowadays, in our best and most modern baby-saving stations, we feed not the children but the mothers, and save fifty per cent more children's lives than we ever did by the most elaborate schemes of sterilizing, pasteurizing or modifying cow's milk. What the mother is, that will the child be—not only physically but, to an extraordinary degree, mentally and morally. It is not so much what you do for your children, or teach them, that counts, as what you are. It is far more dramatic for a mother to die for her children than to live for them, but it is not half so good for the children; and maternal self-sacrifice should be balanced by a good, wholesome share of intelligent selfishness in order to develop the best type of children. The best mother, both in the beginning and in the long run, is the one who takes the best care of her own health and of her good looks, and keeps up an intelligent interest in life, so that she may remain not merely the delight but the chum and the valued adviser of her children all their lives together.

Looked at from this point of view, the charge against the American mother, that her ambition for independence and public recognition is causing her to neglect the duties of her home, rings as empty as any of the others. Although the movement has naturally here and there run into bizarre and childish extremes, the main impulse underlying it is the fact that woman is outgrowing her ancient status, which was frankly that of slave and house servant for life, and beginning to assert her own individuality, to the end that she may impress that individuality upon her children and become their guide and protector, not merely in the nursery age and within the limits of the picket-fence around the home lot, but also during the much more critical and dangerous period of adolescence—of girlhood and young manhood.

The increasing participation of women in business affairs is, at bottom, an attempt to make the street, the mill, the counting house and the store as clean, as healthful and as wholesome environments for boys and girls—and incidentally, too, for women and men—as the home now is; and I can hardly conceive of any lover of his kind or any friend of progress failing to do otherwise than sympathize with it heartily.

We have, to a disastrous degree, ignored our obligations to our children in our triumphant attempts to build up industries, carve out fortunes and conquer the forces of Nature, forgetting that the real end and aim of all these triumphs is the welfare of the child himself, as an emblem of the future of the race. Until even our greatest cities are wholesome, happy places for children to grow up in, our civilization will be crippled, abnormal, and a failure upon one of its most important sides.

We children of a larger growth need this intelligent, humane consideration and will profit just as much by it as our little ones. The most enlightened club-joining, committee-belonging, movement-promoting mother of today is endeavoring simply to organize and apply the greatest force known to humanity—the real civilizing power, cooperation—to the problem of extending her care and the care of the community over her children, from the first ten or twelve years of their lives in the home to the equally important next ten or twelve years, when they are getting their real start in and hold upon life. If any of the requirements of business, the sacred rights of property, or even our most precious and antiquated political institutions and traditions are in the way of this, then so much the worse for them. If they conflict with the new spirit they ought to be wiped out; indeed, many of them should have been long ago. As Bernard Shaw remarks, women ought to sit on county councils and take part in public affairs "because they have no business principles or commercial habits of thought."

The direct result of this increasing interest in public affairs is so to stimulate woman's intelligence and to increase her breadth of view as to make her not less efficient in the care and management of her children and her house, but far more so. If there be any problem in the world that is in urgent need of the application of a little twentieth-century intelligence and point of view to it, it is that of keeping house. In point of planning, of organization, of labor-saving devices—yes, even of sanitation—it is fifty years behind the other great productive industries of the day. The best thing we can do to remedy the situation is to lift the women engaged in it clear out of it, long enough and far enough to get a good view of it from the outside, instead of leaving them swimming round and round and round in it, like goldfish in a bowl, three hundred and sixty-five days in a year—all their lives long. That sort of isolated, perpetual drowning in petty details would dull the most brilliant intellect and kill initiative in anybody.

There is no better training for intelligent, sanitary, efficient housekeeping and homemaking than a short business or other public career before marriage. We are doing everything we possibly can to increase the intelligence and efficiency of the workers in all our other great productive industries, mills, factories, shops and schools—shortening the hours, raising the wages, improving sanitary conditions; yet we throw up our hands in horror at all proposals to increase the intelligence and the individuality of the operatives in our greatest, most vital and most profoundly important productive industry—child rearing—for fear it will make them less efficient!

The woman who has broadened her intelligence, increased the horizon of both her knowledge and her sympathy, developed her individuality, her judgment and her self-respect, by that most wholesome and profitable of all forms of education—earning her own living and making a success of it—is as much superior to the old-fashioned rule-o'-thumb washday, ironing day, baking day, "way-grandmother-used-to-do-it" type of housekeeper as the steam engine is to the stagecoach. This is not a mere glittering generality, based upon *a priori* reasoning. Ask any doctor of twenty years' experience in any American-born community or class and he will tell you without hesitation that the best mothers, the best-kept and most healthy homes, the best trained and fed and cared-for children, are in families where the mother has either earned her own living as a teacher, a clerk, a shopgirl or intelligent factory operative; or has had the means and the determination specially to develop her intelligence and her individuality by, say, a college course, or some form of private study or occupation, or active work in philanthropic and the more intelligent social movements.

Time and again have I heard a colleague say: "Now that's a family it's a real pleasure to practice medicine in; that mother is almost as good as a trained nurse, because she knows how to use her brains in an emergency, instead of being carried off her feet by her emotions or stampeded by her feelings." There is no better mother anywhere on earth, and in my private opinion, from a fairly extensive experience on both sides of the Atlantic, none within twenty per cent as good as the intelligent, self-respecting, independent American mother of today.

It is this same fairer and broader view of life and its problems that is largely responsible for that marked change in the attitude of the American mother toward her children, which is so loudly deplored and denounced by melancholy moralists and disciplinarians of all sorts under the term of "spoiling." As a matter of fact, it is the spoiled child who is really fitted for success in life. He knows what he wants and how to get it. He has a high respect for himself and plenty of initiative. It won't do him a particle of harm to butt his head three or four times against the wall of failure in trying to get what he wants. He will strike the balance between what he imagines himself to be and what he really is in the stern school of experience quickly enough. He has the great and indispensable qualifications for success—individuality, initiative, willingness to work for what he wants—and will try to make everything bend to his own wants.

The Basis of Self-Control

HE CAN'T go very far outside of the nursery without discovering, first, that he must recognize the limits imposed by the strength and desires of others, and then that he must make treaties with them in some way to secure their cooperation in getting what he wants in return for his assistance in getting what they want. This is the basis of what we are pleased to term morality and self-control. The only way a child will learn it is by actual experience, either in the family circle, if it be big enough, or on the playground.

Another factor in the success of the American mother is the extent to which she has been enabled, on account of the more wholesome and primitive surroundings of American life, to get rid of that abominable substitute and subterfuge for maternal duties, the nursemaid. There have been few influences in family life that have done more to lower the moral standards and impair the refinement and coarsen the tastes of the rising generation than the committing of young children, at the most impressionable age of their lives, to the almost exclusive care and companionship of ignorant, stupid and often vulgar and ill-tempered nursemaids, and other feminine fieldhands of that description.

There can be no hiring of substitutes in this war. Every mother should spend at least one-half of her time and every father at least one-quarter of his in the direct personal care and education of their own children. Shirking of this duty is treason to the race and to one's best self. Servants may be kind and devoted, but they're a mighty poor substitute for real fathers and mothers, especially of

(Concluded on Page 53)

The American Woman is Not Deteriorating Physically, but Distinctly Improving

THE GLORY OF CLEMENTINA

By WILLIAM J. LOCKE

ILLUSTRATED BY ARTHUR I. KELLER

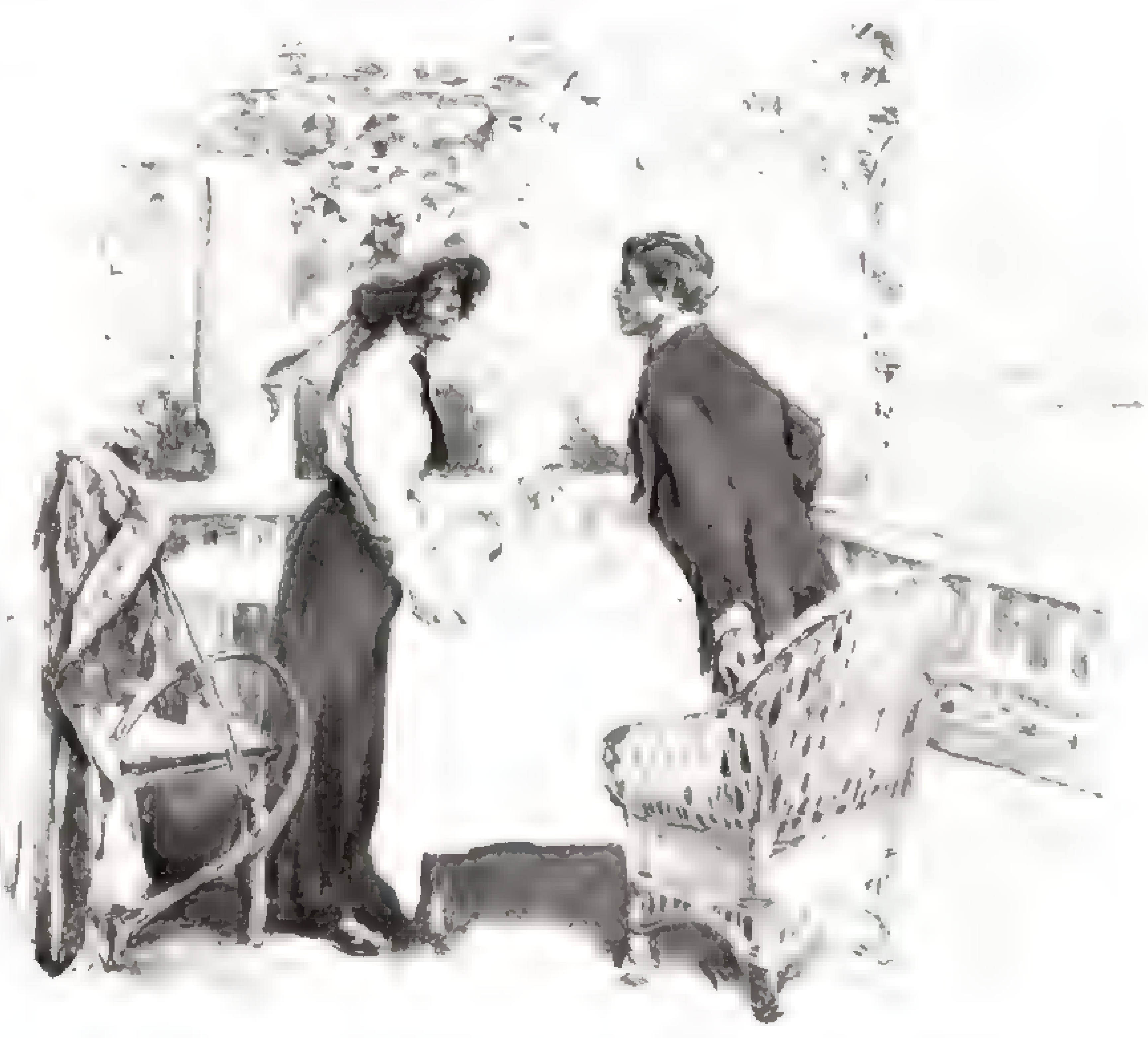
IX

AFTER leaving Clementina, Tommy went for a long, brisk walk in order to clear his mind and, on his homeward way along the Embankment, branched off to the middle of old Chelsea Bridge in order to admire the moonlight view; he also took off his hat in order to get cool. The treacherous May wind cooled him effectually and sent him to bed again with a chill. Clementina sat by his rueful bedside and rated him soundly. The idea of one just recovering from pneumonia getting his blood boiling hot and then cooling himself on a bridge at midnight in the bitter northeast wind! He was about as sane as his uncle. They were a pretty and well-matched pair. Both ought to be placed under restraint. A dark house and a whip would have been their portion in the good old times.

"I've got 'em both now," said Tommy, grinning. "This confounded bedroom is my dark house and your tongue is the whip."

"I hope it hurts like the devil," said Clementina.

Tommy wrote from his sick-bed a dignified and manly letter to his uncle and, like Brutus, paused for a reply. None came. Quixtus read it and his warped vision saw ingratitude and hypocrisy in every line. He had already spoken to Griffiths about the office stool in the Star Assurance Company. Tommy's emphatic refusal to sit on it placed him in an awkward position with regard to Griffiths. Openings in a large insurance office are not as common as those for hop-pickers in August. Griffiths, a sour-tempered man at times, would be annoyed. Quixtus, encouraged by Vandermeer, regarded himself as an ill-used uncle, and not only missed all the thrill of his deed of wickedness but accepted Tommy's decision as a rebuff to his purely benevolent intentions. He therefore added the unfortunate Tommy to the list of those whom he had tried and found wanting. He had a grievance against Tommy. Such is the topsyturvydom of man after a little thread has snapped in his brain.



"I'm Not Going to Look Like a Maiden Aunt Treating a Small Boy to Cakes at a Confectioner's"

Now it so happened that, on the selfsame day when Tommy crawled again into the open air, Clementina, standing before her easel and painfully painting drapery from the lay figure, suddenly felt the whole studio gyrate in a whirling maelstrom and she was swiftly sucked into its vortex of unconsciousness. She fell in a heap on the floor, and remained there until she came to with a splitting headache and a sensation of carrying masses of bruised pulp at various corners of her body instead of limbs.

Her maid, Eliza, finding her lying white and ill on the couch to which she had dragged herself, administered water—there was no such thing as smelling salts in Clementina's house—and on her own responsibility summoned the nearest doctor. The result of his examination was a diagnosis of overwork. Clementina jeered. Only idlers suffered from overwork. Besides, she was as strong as a horse. The doctor reminded her that she was a woman, with a woman's delicately adjusted nervous system. She also had her sex's lack of restraint. A man, finding that he was losing sleep, appetite, control of temper and artistic grip, would abandon work and plunge unashamed into hoggish idleness. A woman always feels that by fighting against weakness she is upholding the honor of her sex and struggles on insanely until she drops.

"I'm glad you realize I'm a woman," said Clementina.

"Why?"

"Because you're the first man who has done so for many years."

The doctor—a youngish man, very earnest, of the modern neuropathic school—missed the note of irony. This was the first time he had seen Clementina.

"You're one of the most highly strung women I've ever come across," said he gravely. "I want you to appreciate the fact and not strain the tension to breaking point."

The young doctor bore the scrutiny of those glittering, ironical points of eyes with commendable professional stolidity.

"It is," said he, and in saying it he had the young practitioner's horrible conviction that he had lost an influential new patient. But Clementina stretched out her hand. He took it very gladly.

"I like you," she said, "because you're not afraid to talk sense. Now I'll do whatever you tell me."

"Go away for a complete change—anywhere will do—and don't think of work for a month at the very least."

"All right," said Clementina.

When Tommy, looking very much the worse for his relapse, came in the next day to report himself in robust health once more, Clementina acquainted him with her own bodily infirmities. It was absurd, she declared, that she should break down, but absurdity was the guiding principle of this comic planet. Holiday was ordained. She had spent a sleepless night thinking how she should make it. Dawn had brought a solution of the problem. Why not make it in fantastic fashion, harmonizing with the absurd scheme of things?

"What are you going to do?" asked Tommy. "Spend a frolicsome month in Whitechapel or put on male attire and go for a soldier?"

"I shall hire an automobile and motor about France."

"It's sporting enough," said Tommy judicially, "but I should hardly call it fantastic."

"Wait till you've heard the rest," said Clementina. "I had originally intended to take Etta Concannon with me; but, since you've come here looking like three ha'p'orth of misery, I've decided to take you."

"Me!" cried Tommy. "My dear Clementina, that's absurd."

"I thought you would agree with me," said Clementina, "but I'm going to do it. Wouldn't you like to come?"

"I should think so!" he exclaimed boyishly. "It would be gorgeous. But ——"

"But what?"

"How can I afford to go motoring abroad?"

"You wouldn't have to afford it. You would be my guest."

"It's delightful of you, Clementina, to think of it—but it's impossible."

Whereupon an argument arose such as has often arisen between man and woman.

"I'm old enough to be your grandmother—or at least you think so, which comes to the same thing," said Clementina.

Tommy's young pride would not allow him to accept largesse from feminine hands, however elderly and unromantic.

"If I had a country house and hosts of servants and several motor cars, and asked you to stay, you'd come without hesitation."

"That would be different. Don't you see for yourself?"

Clementina chose not to see for herself. Here was a dolorous baby of a boy disinherited by a lunatic uncle, emaciated by illness and unable to work, refusing a helping hand just because it was a woman's. It was preposterous. Clementina grew angry. Tommy held firm.

"It's merely selfish of you. Don't you see I want a companion?"

Tommy pointed out the companionable qualities of Etta Concannon. But she would not hear of Etta. The sight of Tommy's wan face had decided her and she was a woman who was accustomed to carry out her decisions. She was somewhat dictatorial, somewhat hectoring. She had taken it into her head to play fairy godmother to Tommy Burgrave and she resented his repudiation of her godmotherdom. Besides, there were purely selfish reasons for choosing Tommy rather than Etta, which she acknowledged with inward candor.

Tommy Burgrave was a man who would fetch and carry, and keep the chauffeur up to the mark, and inspire gendarmes and custom-house officials and maîtres d'hôtel with respect; and, although Clementina feared neither man nor devil, she was well aware of the value of a suit of clothes filled with a male entity as a traveling adjunct to a lone woman.

With Etta, the case would be different. Etta would fetch her motor veil and carry her gloves with the most adoringly submissive grace in the world; but all the real fetching and carrying for the two of them would have to be done by Clementina herself.

Therein lay the difference between Clementina and the type generally known as the emancipated woman. She had no exaggerated notions of the equality of the sexes, which in feminine logic generally means the high superiority of women.

Circumstance had emancipated her from dependence upon the other sex, but on the circumstance and the emancipation she cast not too favorable an eye. She had a crystal-clear idea of the substantial usefulness of men in this rough, and not always ready, cosmic scheme. Therefore, for purposes of utility, she wanted Tommy. In her usual blunt manner she told him so.

"You run in here at all hours of the day and night; and it's Clementina this and Clementina that until I can't call my soul my own—and now, the first time I ask you to do me a service, you fall back on your silly little prejudices and vanity and pride, and say you can't do it."

"I'm very sorry," said Tommy humbly.

"I tell you what it is," said Clementina, with a curiously vicious feminine stroke, "you'd come if I were a smart-looking woman with fine clothes, who could be a credit to you—but you won't face going about with an animated rag-and-bone shop like me!"

Tommy flushed as pink as only a fair youth can flush; he sprang forward and seized her wrists—and unwittingly hurt her in his strong and indignant grip.

"What you're saying is abominable and you ought to be ashamed of yourself! If I thought anything like that I'd

"You wrap it up very nicely," said Clementina; "but, to put it brutally, your honest opinion is that I'm just a silly, unreasonable, excitable, sex-ridden fool of a female, like a million others. Isn't that so?"

be the most infernal cur that ever trod the earth. I'd like to shake you for daring to say such things about me."

He flung away her hands and stalked off to the other end of the studio, leaving her with tingling wrists and unfindable retort.

"If you really think I can be of service to you," he said in a dignified way, having completed the return journey, "I shall be most happy to come."

"I don't want you to make a martyr of yourself," she snapped.

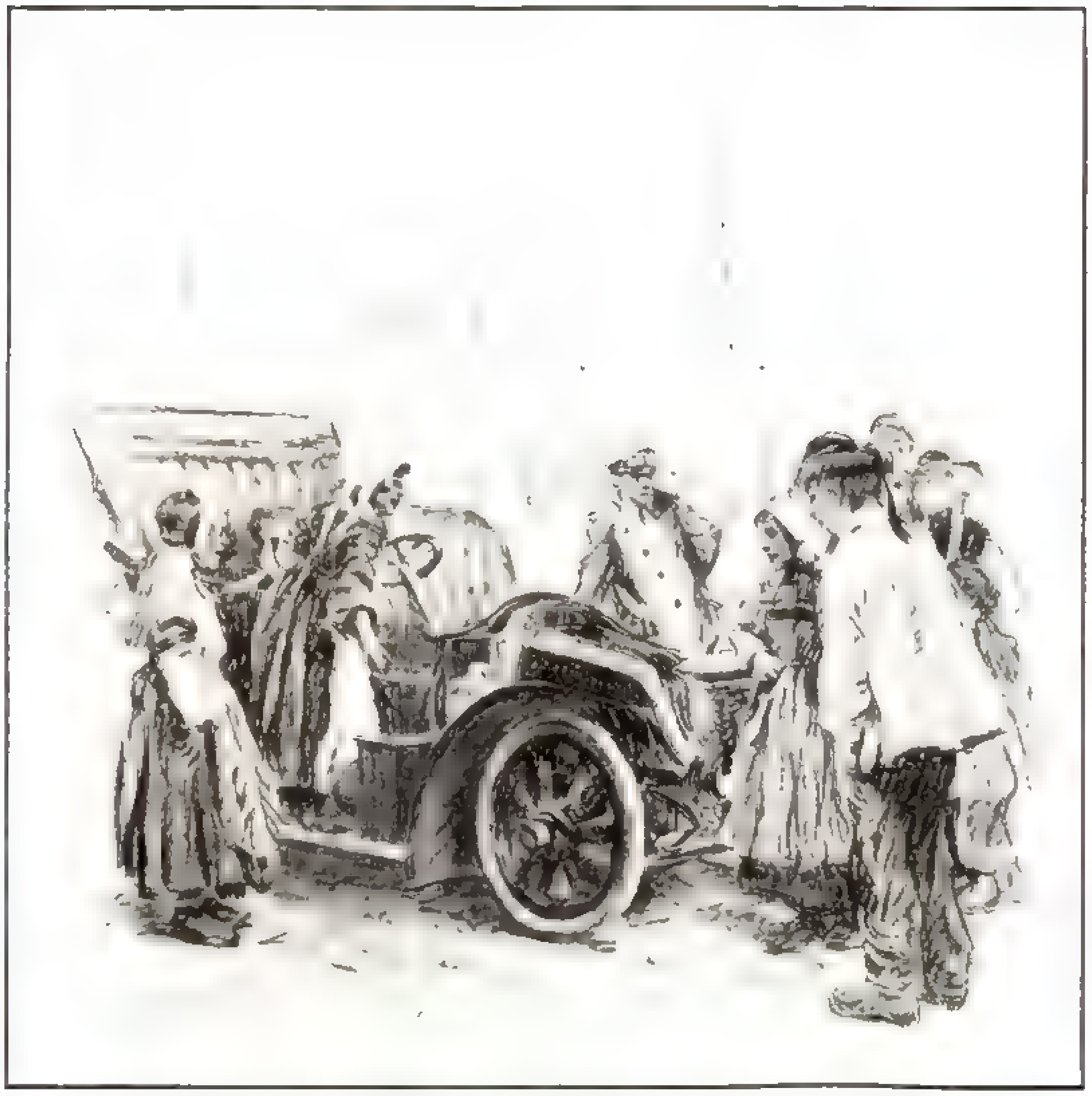
Tommy considered within himself for a moment or two, then broke into his boyish laugh.

"I'm an ungrateful pig and I'll follow you all over the world. Dear old Clementina," he added, more seriously, putting his hand on her shoulder, "forgive me."

Clementina gently removed his hand. She preferred the grip on the wrists that hurt. But, mollified, she forgave him.

So in a few days they started on their travels.

. . . . . .



An Automobile, in Spite of its Frequency, is Always an Event in a French Village

The thirty-five-horse-power car whirled them, a happy pair, through the heart of summer. Above, the blue sky blazed; and beneath, the white road gleamed a shivering streak. The exhilarating wind of their motion filled their lungs and set their tired pulses throbbing. Now and then, for miles, the great plane trees on each side of the way formed the never-ending nave of an infinite cathedral—the roof a miracle of green tracery. Through quiet, sun-baked villages they passed at a snail's pace, hooting children and dogs from before their path—and because they proceeded slowly, and Tommy was goodly to look upon, the women smiled from their doorways, or from the running laundry streams where they knelt and beat the wet clothes, or from the fountain in the cool, flagged little square, jutting out like a tiny transept from the aisle of the street. Babies stared stolidly.

Here and there a bunch of little girls, their hair tied in demure pigtails, the blue *sarrau* over their loud check frocks, would laugh and whisper—and one more daring than the rest would wave an audacious hand; and when Tommy blew her a kiss from his fingers there came the little chit's gracious response, amid mirth and delight unspeakable.

Men would look up from their dusty, bare, uneven bowling alley beneath the trees and watch them as they went by.

An automobile, in spite of its frequency, is always an event in a French village. If it races mercilessly through there is reasonable opportunity to curse, which always gladdens the heart of man. If it proceeds slowly and shows deference to the inhabitants it is an event rare enough to command their admiration. Instead of shutting their eyes against a sort of hell-chariot in a whirlwind, they can observe the gracefully built car and its strange though human occupants, which is something deserving a note in the record of an eventless day. If they stopped and quitted the car, so as to glance at leisure at an old church or quaint fountain—and in many an out-of-the-way village in France the water of the community gushes forth from a beautiful work of art—all the idlers of the sunny place clustered round the car, while the British chauffeur stood by the radiator, impeccably vestured and unembarrassed as a Fate.

At noon came the break for *déjeuner*—preferably in some little world-forgotten townlet, where, after the *hors-d'œuvre*, omelette, cutlet, chicken and fruit—and where is the sad, plague-stricken hamlet of France that cannot, in the twinkling of an eye, provide such a meal for the hungry wayfarer?—they loved to take their coffee beneath the awning of a café on the shady side of the great, sleepy square and absorb the sleepy, sunny, prosperous spirit of the place: the unpainted bandstand in the center; the low-lying houses, with sleepy little shops and cafés—Heavens! how many cafés!—around it; the modern, model-built Hôtel de Ville; the fine avenue of plane trees, without which no *grande place* in France could exist; and, above the roofs of the houses, the weather-beaten, crumbling Gothic tower of the church, surmounted by its extinguisher-shaped leaden belfry alive with vivid yellows and olives.

And then the road again—past objects rapidly becoming familiar: the slow ox-carts; the herd of wayside goats in charge of a dirty towheaded child; the squad of canvas-suited soldiers; the great lumbering wagons, drawn by a string of three gaudily and elaborately yoked horses—the driver fast asleep on the top of his mountainous load; the mongrel dogs that sought and happily found not euthanasia beneath the wheels of the modern car of Juggernaut; the sober-vested peasant women, bending beneath their burdens with the calm, unexpressive faces of caryatides grown old and withered.

Toward the late afternoon was reached the larger town, where they would halt for the night. First came the eternal but grateful outer boulevard, cool with foliage, running between newly built, perky houses and shops, and then leading into the heart of the older city—gray, narrow-streeted, picturesque. As the automobile clattered through the great gateway of the hotel into the paved courtyard, out came the decent landlord and smiling landlady, welcomed their guests, summoned unshaven men in green baize aprons—who were to appear at dinner in the decorous garb of waiters, and in the morning, by a subtle modification of costume, in dingy white aprons instead of green baize, were to do uncomplaining work as housemaids—to take down the luggage, and showed the travelers to their clean, bare rooms.

After the summary removal of the journey's dust came the delicious saunter through the strange old town; the stimulus of the sudden burst into view of the west front of a cathedral, with its deeply recessed and sculptured doorways and its great flamboyant window struck by the westering sun; the quick, indrawn breath of delight when, in a narrow, evil-smelling, cobble-paved street, they came unexpectedly upon some marvel of an early Renaissance façade, with its refined riot of ornament, its unerring proportions, its laughing dignity—laughing all the more and with all the more dignity, as became its mocking aristocratic soul, because the ground floor was given up to a dingy tinsmith and its upper stories to the same class of easy-going, slatternly folks who sat at the windows of the other unconsidered houses in the sallow and homely street; the gay relief of emerging from such unsavory and foot-massacring byways into the quarter of the town on which the *Syndicat d'Initiative* prides itself—the wide, well-kept thoroughfare or place, with its inevitable greenery; its flourishing cafés, thick with decorous folks beneath the awnings; its proud and prosperous shops; its Municipal Theater, Bourse, Hôtel de Ville; its generously spouting fountain; its statue of the great son—poet, artist, soldier—of the locality; its crowd of well-fed saunterers—fat and greasy citizens, the supercilious aristocrat and the wolf-eyed anarchist might perhaps join together in calling them—but still God's very worthy creatures; its general expression, not of the joy of life—for a provincial town is, as a whole, governed by conditions which affect only a part of a great capital—but of the undeniable usefulness and pleasurableness of human existence.

Then, after dinner, out again to the cool terrace of a café—in provincial France no one lounges over coffee and tobacco in a hotel and lastly to bed, with wind and sun in their eyes, and in their hearts the peace of a beautiful land.

They had planned the first part of their route—Boulogne, Abbeville, Beauvais, Sens, Tonnerre, Dijon, through the Côte-d'Or and down the valley of the Rhone to Avignon. After that the roads of France were open to them to go whithersoever they willed. The ground, the experience, the freedom—all were new to both of them.

To Clementina, France had practically been synonymous with Paris—not Paris of the Grands Boulevards, Montmartre and expensive restaurants, but Paris of the left bank, of the studios, of struggle and toil—a place not of gayety but of grimness. To Tommy it meant Paris too—Paris of the young artist-tourist, a museum of great pictures—the Louvre, the Luxembourg, the Pantheon, immortalized by Puvis de Chavannes; also Dieppe, Dinard and such like dependencies of Britain. But of the true France, such as they beheld it now, they knew nothing—and they beheld it with the wide-open eyes of children.

After a few days the weariness fell from Clementina's shoulders; new life sped through her veins. Her hard lips caught the long-forgotten trick of a smile. She almost lost the art of acid speech. She grew young again. Tommy held the money-bag.

"I'm not going to look like a maiden aunt treating a small boy to cakes at a confectioner's," she had declared. "I'm going to be a real lady for once and see what it's like."

So Clementina did nothing in the most ladylike manner, while Tommy played courier and carried through all arrangements with the impressive air of importance that only a young Briton in somebody else's motor-car can assume. He had forgotten the little sacrifice of his pride; he had forgotten, or at least he disregarded, with the precious irresponsibility of three-and-twenty, the fact that his income was reduced to the negligible quantity of a pound a week.

He gave himself up to the enjoyment of the passing hour; and if ever he did cast a forward glance at the clouded future—behold! the clouds were rosy with the reflections of the present sunshine.

He was proud of his newly discovered talent as a courier and boasted in his boyish way:

"Aren't you glad you've got me to take care of you?"

"It's a new sensation for me—to be taken care of."

"But you don't dislike it?"

He was arranging at the bottom of the car a pile of rugs and wraps as a footstool for Clementina, at the exact height and angle for her luxurious comfort.

Clementina sighed. She was beginning to like it very much indeed.

X

WHEN they swung round the great bend of the Rhone, and Vienne came in sight, Tommy uttered a cry of exultation:

"Oh, Clementina, let us stay here for a week!"

When they stood an hour afterward on the great suspension bridge that connects Vienne with the little town of Sainte-Colombe, and drank in the afternoon beauty of the place, Tommy amended his proposition.

"Oh, Clementina," said he, "let us stay here forever!"

Clementina sighed and watched the broad, blue river sweeping in its majestic curve between the wooded mountains, from whose foliage peeped a myriad human habitations; the ancient Château-Fort de la Bâtie, standing a brave and mutilated sentinel on its own dominating hill; the nestling town, with its Byzantine towers and tiled roofs; the Gothic west front of the cathedral framed by the pylons of the bridge; the green, boulevarded embankment; and the fort of Sainte-Colombe, in its broader and more smiling valley, guarded, too, by its grim, square tower; the laughing peace of the infinite web of afternoon shadow and afternoon sunlight. Away up the stream a barge moved slowly down under a sail of burnished gold. A few moments afterward, coming under the lee of the mountains, the sail turned into what Tommy—who had pointed it out—called a dream-colored brown; from which it may be deduced that Tommy was growing poetical.

In former times Clementina would have rebuked so nonsensical a fancy; but now, with a nod, she acquiesced. Nay more, she openly agreed.

"We who live in a sunless room in the midst of paint-pots know nothing of the beauty of the world."

"That's true," said Tommy.

"We hope, when we're tired, that there is such a place as the Land of Dreams; but we imagine it's somewhere east of the sun and west of the moon. We don't realize that all we've got to do to get there is to walk out of our front door."

"It all depends upon the inward eye, doesn't it?" said the boy. "Or perhaps, indeed, it needs a double inward eye—two personalities, you know; harmonized in a subtle sort of way so as to bring it into focus. You see what I mean? I don't think I could get the whole dreamy adorableness of this if I hadn't you beside me."

"Do you mean that, Tommy?" she asked, with eyes fixed on the Rhone

"Of course I do," he replied earnestly.

Clementina's lips worked themselves into a responsive smile.

"I never thought my personality could harmonize with any other on God's earth."

"You've lived a life of horrible, rank injustice," Tommy said.

She started as if hurt. "Ah, don't say that!"

"To yourself, I mean, dearest Clementina. You've never allowed yourself a good quality. Now you're beginning to find out your mistake."

"When it's pointed out that I can harmonize with your beautiful nature!"

At the flash of the old Clementina, Tommy laughed.

"I'm not going to deny that there's good in me. Why should I? If there wasn't I shouldn't be here. You wouldn't have asked me to be your companion," he added quickly, fearing lest she might put a wrong construction on his words. "When a good woman does a man the honor of admitting him to her intimate companionship he knows he's good—and it makes him feel better."

Her left elbow rested on the parapet of the bridge and her chin rested on the palm of her hand. Without looking at him, she stretched out the other hand and touched him.

"Thank you for saying that, Tommy," she said in a low voice.

Their mutual relations had modified considerably during the journey. The change had, in the first place, come instinctively from Tommy. Hitherto Clementina had represented little to his ingenuous mind but the rough and ready comrade, the good sort, the stunning portrait painter. With many of his men friends he was on practically the same terms. Quite unconsciously he patronized her—ever so little, as the Prince Charmings of life's fairy tale are apt to patronize those who are not quite so charming or quite so princely as themselves. When he had dined with the proud and gorgeous he loved to strut before her, aureoled in his reflected splendor; not for a moment remembering that had Clementina chosen to throw off her social nonconformity she could have sat in high places at the houses of such a proud and gorgeous hierarchy as he, Tommy Burgrave, could not hope for many years to consort with.

Sometimes he treated her as an old family nurse who spoiled him; sometimes as a bearded master; he teased her, chaffed her, laid traps to catch her sharp sayings; greeted her with "Hello!" and parted from her with an airy wave of the hand. But as soon as they set off on their travels the subtle change took place, for which the fact of his being her guest could only in small degree account. Being in charge of all arrangements and thus asserting his masculinity, he saw Clementina in a new light. For all her unloveliness, she was a woman; for all her lack of convention, she was a lady born and bred.

She was as much under his protection as any dame or damsel of the proud and gorgeous with whom he might have had the honor to act as escort; and without a moment's self-consciousness he began to treat Clementina with the same courteous solicitude as he would have treated such dame or damsel—or, for the matter of that, any other woman of his acquaintance.

Whereas a month or two before he would have tramped by her side for miles without the thought of her possible fatigue entering his honest head, now her inability to stroll about the streets of these little provincial towns without physical exhaustion caused him grave anxiety. He ministered to her comfort in a thousand ways. He saw to the proper working of the shutters in her room, to the smooth opening of the windows and presses; put the fear of God into the hearts of chambermaids and valets through the medium of a terrific *lingua franca* of his own invention, supplied her with flowers; rose early every morning to scour the town for a New York Herald, so that it could be taken up to Clementina's room with her coffee and *petit croissant*. His habit of speech, too, became more deferential and his discourse gained in depth and sincerity what it lost in picturesque vernacular. To sum up the whole of the foregoing in a phrase, Tommy's attitude toward Clementina grew to be that of an extremely nice boy toward an extremely nice maiden aunt.

This change of attitude acted very powerfully on Clementina. As she had remarked, it was a new sensation to be taken care of—one which she liked very much indeed All the sternly repressed feminine in her—all that she called the silly fool-woman—responded to the masculine strength and delicacy of touch. She, on her side, saw Tommy in a new light. He had developed from the boy into the man. He was responsible, practical, imperious in his frank, kindly Anglo-Saxon way. It was a new joy for the woman, who since girlhood had fought single-handed for her place in the world, to sit still and do nothing while difficulties vanished before his bright presence just as the crests of alarming steeps vanished before the irresistible rush of the car.

Once, when a loud report and the grinding of the wheels announced a puncture, she cried involuntarily:

"I'm so glad!"

Tommy laughed. "Well, of all the feminine reasons for gladness!" Clementina basked in her femininity like a lizard in the sun. "I suppose it's because you can sit in the shade and watch Johnson and me toiling and broiling like niggers on the road."

She blushed beneath her swarthy skin. That was just it. She loved to see him throw off his coat and grapple like a young Hercules with the tire. For Johnson's much more efficient exertions she cared not a scrap.

Her heart was full of new delights. It was a new delight to feel essentially like what she in her irony used to term a lady; to be addressed with deference and tenderness; to have her desires executed just that instant before specific formulation which gives charm and surprise.

Every day she discovered a new and unsuspected quality in Tommy and every evening she dwelt upon the sweetness, freshness and strength of his nature. The lavender fragrance, the nice maiden-aunt-ity of her relations with Tommy I am afraid she missed.

It gave her an odd little thrill of pleasure when Tommy propounded his theory of the perfect focal adjustment of the good in their natures. When he implicitly gave her rank as an angel she was deeply moved. So she stretched out her hand and touched him, and said "Thank you."

"You said nothing about my proposal to stay here forever," he remarked after a while

"I'm quite ready," she replied absently. "Why shouldn't we?"

Tommy pointed out a white château that flashed through the greenery of the hill behind the cathedral.

"That's the place we'll take. We'll fill it with books—chiefly sermons; and flowers—chiefly poppies; and we'll smoke hashish instead of tobacco; and we'll sleep and paint dream-pictures all the rest of our lives."

"I suppose you can't conceive of life—even a dream-life—without pictures to paint in it?"

"Not exactly," said he. "Can you?"

"I shouldn't be painting pictures in my dream-life."

"What would you be doing?"

But Clementina did not reply. She looked at the brave old sentinel fort, glowing red in the splendor of the westering sun. Tommy continued:

"I'm sure you would be painting. How do you think a musician could face an existence without music?—or a golfer without golf?" He

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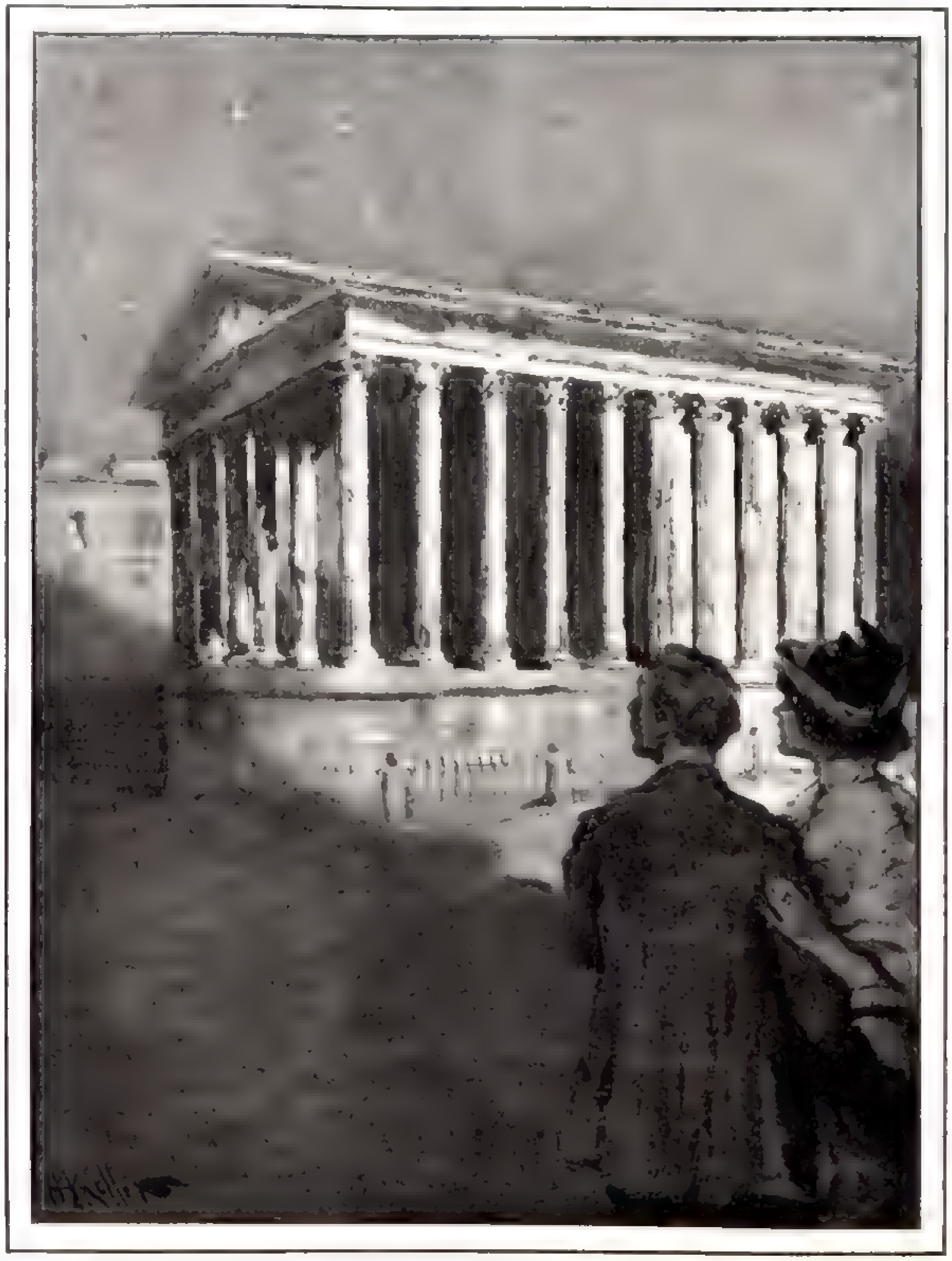
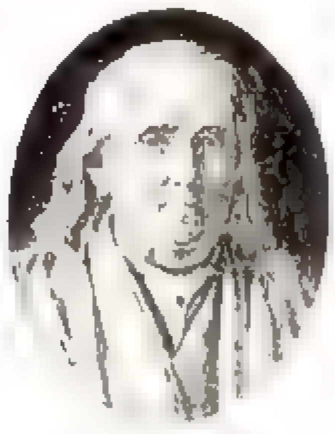


Clementina Looked—and Walked Straight Into the Living Heart of the Majesty That Once Was Rome

THE SATURDAY
EVENING POST



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PHILADELPHIA, JUNE 17, 1911

For a Commission on Trusts

JANUARY 7, 1910, President Taft sent a special message to Congress in which he said, concerning the Sherman Anti-Trust Act:

"The Supreme Court in several of its decisions has declined to read into the statute the word 'unreasonable' before 'restraint of trade.'"

May 15, 1911, in the Standard Oil decision, the court did read the word "unreasonable" into the statute, and Justice Harlan cogently objected that this amounted to legislation on the part of the court. But the court had to legislate because Congress persistently refused to.

The Oil Trust was formally organized in 1882, controlling about ninety per cent of the country's petroleum industry. In 1892 the Supreme Court of Ohio solemnly pronounced it an illegal combination in restraint of trade. The trust promptly reorganized in New Jersey and continued exactly as before. Meanwhile, it had become evident that the separate states could not possibly exercise effective control over the great industrial combinations that were steadily increasing in number and power, so in 1890 Congress made a poor bluff at discharging its duty to control them by passing the Sherman Anti-Trust Act, which simply forbade them to exist. Of course they continued to exist and to multiply until a large portion of the country's interstate industry was conducted by them.

When the Supreme Court came to decide the Standard Oil case it faced the alternative of literally interpreting the statute, thereby disorganizing an important part of the country's commerce, or of bringing the law into some sort of consonance with the facts. It chose the latter course, and the net result is that with regard to this important problem of control over monopolistic interstate industrial combinations the country stands virtually where it stood thirty years ago. A combination that would then have been illegal under the common law is now illegal under the Sherman Act as interpreted by the court.

More than twenty years ago another phase of this same problem—namely, the need of some sort of effectual control on behalf of the people over monopolistic interstate business—came before Congress. That phase of the problem concerned the railroads, and Congress created the Interstate Commerce Commission. For a long while the commission was moribund; but of late years it has been steadily building up an effectual control over the railroads. It has accumulated and studied a mass of facts in that relation, and Congress has added to its powers when experience has shown such additions to be necessary.

Will Congress create, along the same lines, an Interstate Trust Commission; or will it, for another ten or twenty years, relegate this growing trust problem to nine estimable gentlemen—trained in law but not in legislation or economics, much burdened with other duties and responsible only to themselves—who constitute the Supreme Court?

Is This Socialism?

A FORMER mayor of New York recently declared that our large cities were rapidly progressing toward state socialism. Probably he would be confirmed in this view by the report of a council committee at Chicago in favor of municipal construction and ownership of passenger subways. New York built a passenger subway and handed it over to private lessees under a fifty-year contract renewable for twenty-five years. The private lessees have made immense profits out of the subway and have issued a vast quantity of watered stock thereon. For several years the city has been trying ineffectually to get the subway extended. With the profits from the present subway it could have financed extensions without waiting upon the private lessees.

Private owners made great profits out of Chicago street railways. The city went through a ten-year struggle with those owners, enduring abominable service all the while, before it could bring them to reasonable terms. It is numberless experiences of this sort, and not the political dogmas of Karl Marx, that have brought the inhabitants of large American cities to that attitude toward public-service corporations that the ex-mayor of New York describes as socialistic.

To Advertise Novels

AN EXPERIENCED literary editor complains that publishers deluge him with items like this: "Miss Cynthia Tubbs, author of Cæsar's Chauffeur, which many critics have pronounced the most remarkable novel of the year, has a pet dog that enjoys hearing its mistress read aloud from her works." He blames the press agents who diligently compose and distribute such items. But he should not. If you told a man to take four gallons of water, a pint of sand, a pinch of salt and an ounce of flavoring extract and make a plum pudding of it, you should not blame him no matter how widely the result differed from your expectations. The press agent's task is to write about Miss Tubbs as though she were George Eliot, and she isn't. The annual output of words to advertise novels—in press-agents' notices, press reviews and paid advertisements—is enormous. It is largely a waste product because it discriminates so little. Every author and every novel is puffed, reviewed and advertised in just about the same terms; yet publishers quite generally agree that the fate of a novel depends upon a critical opinion that confines itself to two brief forms of expression, to wit—"That's bully" or "It's rotten." That is the way the reading public expresses itself.

Hog-Tying as a Political Art

THE constitution adopted by Arizona has been correctly described as "progressive" and that adopted by New Mexico as "conservative" or "reactionary." A large proportion of the inhabitants of New Mexico are of Spanish descent. Among them Spanish is still the common tongue, and their politics retain a Spanish flavor. Competent witnesses agree that they are a "very conservative people, not much taken with change."

In order to amend this conservative constitution of New Mexico two-thirds of all the members of both houses of the legislature must first adopt the proposed amendment, which is then submitted to the people. To become effective such an amendment must receive a majority of all the votes cast thereon, not only in the whole state but in at least one-half of the separate counties, and this majority must comprise at least forty per cent of all the votes cast at the election. The amendment, that is, might get a unanimous vote in forty-nine per cent of the counties, containing an overwhelming majority of the total population, and still fail.

"That provision was put in there," said Representative Martin, of Colorado, in a speech attacking this feature, "to hog-tie the American element of New Mexico."

In years to come the American inhabitants, greatly increased by immigration, might wish to adopt some obnoxiously insurgent feature like the recall of judges. It was deemed advisable to hog-tie them.

This is the constitution that President Taft promptly approved, as perfectly "republican in form"—though he withheld his approval from the progressive Arizona constitution.

What We Owe to the Fly

"MR. JEFFERSON," says Parton, "used to relate with much merriment that the final signing of the Declaration of Independence was hastened by a trivial cause. Near the hall in which the debates were held was a livery stable, from which swarms of flies came into the open windows and assailed the silk-stockinged legs of the honorable members. . . . The annoyance at length became so extreme as to render them impatient of delay and they made haste to bring the momentous business to a conclusion."

The humble insect which thus signally forwarded the supreme act of American Independence is now loaded with every imaginable infamy. In the broad land that his forebears released from British tyranny he finds no ungummed spot on which to rest his weary feet. Even little children are taught to harry, snare and destroy him. Money that should be stamped with his image—if he had his due—is disbursed for glue to murder his relatives and for vile petroleum to cut off his natural hopes of posterity.

We wish that Senator Bailey, to whom every circumstance of the Fathers is so sacred, would make this the theme of one of his celebrated Constitutional orations.

English Retail Prices

THREE-FOURTHS of the wheat consumed in England is imported—not a little of it from the United States—and the wholesale price of wheat there ranges considerably higher than here. The London Board of Trade, in its recently published comparison of wages and cost of living in England and in the United States, finds that the average retail price of bread in American cities is double the average in English cities. We export much beef and bacon to England, but the retail price there is lower than here. Of eleven staple food articles, comprising the diet of an average British workman's family, all save pork are higher in this country than in that, although sugar is the only one of the eleven articles that we import in any appreciable quantity; while as to eight or nine of the articles England depends upon importations for an important part of her supply. Taking the average of the eleven articles, our retail price is thirty-eight per cent higher than the English price—a difference that would absorb the larger part of the enhanced cost of living in the United States in the last ten years. We wonder how much of this difference may be due to a better system of retail distribution in England and a consequent lower retail cost.

Fighting the Income Tax

THE history of taxation is largely a record of the efforts of the most powerful classes in society to shift the burden of supporting the government upon the more helpless classes. Hence, this is a pretty safe recipe: To find the most powerful class in society at a given time look for that class that pays the least taxes in proportion to its ability to pay. In the United States this class would comprise people who derive ample incomes from concealable personal property—the class loosely described as "capitalists."

In the last year of the eighteenth century Pitt first imposed the income tax upon England under dire necessities of war. The City—that is, the leading capitalists—fought the tax with persistent violence during the long struggle with Napoleon and secured its repeal the moment the struggle was ended. Forced by panic and famine Peel reimposed the tax in 1842; and for a generation thereafter, while fiscal necessities compelled the taxing of incomes, it was the dream of English statesmanship to get the exchequer in such a condition that a tax to which wealth was so bitterly opposed might be abolished. In 1874 Gladstone thought he was about to realize that dream, but, unfortunately for wealth, he was defeated in that year's elections. Ten years later this tax was described as "detested, denounced and doomed again and again to extinction." Only recently has English wealth resigned itself to a tax based on the theory that every man should contribute to the support of the government according to his ability.

In the United States, among those who are directly taxed at all, the general rule is that a man's taxes are in inverse ratio to his ability to pay them. Real estate, largely in the hands of small proprietors, and unconcealable personal property, such as a farmer's horses and cattle, are taxed; but the capitalist, in the sense of one whose wealth is invested in concealable personal property, pays almost nothing.

The Control of Corporations

THE Journal of Commerce supplies some interesting figures as to holdings of stock in railroads and big industrial corporations. Forty-nine reporting roads have outstanding a little over four billions of capital stock, which is owned by 310,581 holders, averaging in round numbers a hundred and thirty shares for each holder. Sixty-seven industrial concerns have a little over three billions of stock outstanding, which is distributed among 435,640 holders—the average holding being roughly seventy shares. Altogether, then, we have more than seven billions of capital stock, owned by 746,221 holders, the average holding being less than a hundred shares.

This has an encouragingly democratic appearance, but the figures are incomplete. They ought to show the number of persons in whose hands the control of these hundred and sixteen great concerns, with over seven billions of capital stock, actually lies. As a rough sort of guess we should say the number would hardly exceed seven hundred, or one for each thousand stockholders—the other nine hundred and ninety-nine having practically nothing to say about the management of the properties. They simply send in their printed proxies once a year and are actually as detached from the management of the concerns as though they held bonds instead of stocks.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

He Compelled the Sugar Trust to Dig Down and Hand Out Unearned Increment

A Lawyer-Warrior

NATURALLY, when one picks a titular hero to preside over the heroic titularies of our magnificent, but unprepared, country—as the promoters of war with Japan and bigger appropriations would say—one must ask oneself two questions: (*a*) Would he run in the face of disaster? and (*b*) Is he a lawyer?

It is quite possible the second question is the more important. Being one of the great legal branches of our Government, the War Department should necessarily be headed by a lawyer. The idea of having a soldier at the head of it, or a man who had somewhere in his past a glimmer of a military education, is quite beside the mark. We have soldiers enough to run the department—which they do—and what, it appears, we must have at the top of it is a man versed in the law. Hence that is what we have had of late; and hence, again, that is the reason the gentlemen in the background, who get into their uniforms by the aid of shoehorns and talcum powder on occasions of public receptions at the White House and the like, are custodians of the dogs and doggerels of war in this nation, allowing the Secretary of War, out of his fullness of legal knowledge, to deal with such legal questions as arise which they think would do no harm to them if passed along to his desk.

To be sure, Mr. Alger was a lumberman, but he didn't get very far in the War Department; and since his time we have had a splendid galaxy of lawyers on the job, now given added luster by the appointment of Henry Lewis Stimson, of New York, to succeed Mr. Dickinson. Mr. Stimson is one of our rising young lawyers, having risen to a place in the firm that revolved about Elihu Root, once Secretary of War himself and now Senator from New York, but always a lawyer, whereby Mr. Root shows some casual relations with the White House, if there should be inquiry on that point. Moreover, it will be nice to be Senator from New York and have a former partner—a fine, trusty, grateful, former partner—as Secretary of War; for, when all's said and done, it is quite impossible for a man who has been in this important relation to the army to forget the army—is it not? It is. A friendly interest is always retained, you understand. Most natural thing in the world. Indeed, yes! What a backward spring we had, and aren't the spring styles frights?

The Possibilities of the Job

ALL that aside, however, and to the other point: would he run in the face of disaster? Here is where we make an unequivocal statement of irrefragable fact—namely: he would not run in the face of disaster, nor would he run in the face of victory. In short, he would not run at all. He has no running qualities. Witness his campaign for Governor of New York last fall. If ever there was a time in our history when a man was faced with disaster it was when Mr. Stimson turned his gratified countenance to the polls after Colonel Roosevelt had nominated him for the highest office within the gift of the people of the Empire State and the second office in importance in the Republic—as the nominating speeches said; but did he run? He did not. He didn't even walk. A fixed and immovable object is Stimson, whereupon he is eminently fitted not to be consulted next time we pull off a war game down on the Mexican frontier—the question being to get twenty thousand soldiers there in a week, and the answer being to have only eleven thousand of them there in two months.

'Tis a grand and inspiring thing to be Secretary of War. One of them got to be President of the United States once; one to be president of a sleeping-car company, and one to be president of a bank. A president-making job—and Mr. Stimson is merely forty-three years old at present. Before the close corporation of stern warriors who run the War Department get through with him he will think he is a hundred—but he won't be. He will only feel so. Thus his future may be said to hold much promise—that is, his ex-secretarial future. If there should be any promise—of his in his future as Secretary the War Board will see to it that it doesn't come off; so there need be no time wasted on that phase of the subject.

And, upon inquiry, we find that Mr. Stimson is not without martial experience. He has been a soldier. Yes. Surest thing you know. Listen: He was a member of Squadron A, of New York, for several years, joining that gallant band of warriors shortly after the close of the Spanish War and retiring as first lieutenant some time before the present Mexican War. He saw camp life with the squadron and felt the rigors and suffered the hardships of that terrible March fourth, 1909, when it was demonstrated that skin-fitting white uniforms, worn on horseback in a blizzard, are no sort of clothes even for a brave and reckless cavalryman. White-uniformed cavalrymen shall forever linger in the memories of those who saw Mr. Taft's inaugural parade as shivering synonyms for all that is gelid in this cold and dreary world.

However, as Mr. Taft must have said when he paraphrased General Sherman's bon mot, "War is law"; and young Mr. Stimson appears to be somewhat of a lawyer. His appointment was a surprise, inasmuch as he was born and lives in New York, and not in Chicago, many people having concluded Mr. Taft intended eventually to have none but Chicago men in his Cabinet. Mr. Taft did not respond to the lure of Chicago this time—the lure he did respond to being named E. Root; and he undoubtedly had a few politics in his mind, for Mr. Stimson is on record as saying, in his speech at Oswego when he was proceeding in a leisurely manner toward the governorship of New York last fall: "If to believe in the standards of public life which Theodore Roosevelt has maintained ever since he became an assemblyman in this state is to be Mr. Roosevelt's man I am proud of that title." Really Mr. Roosevelt is doing very well in collaborating with the present official Cabinetmaker. Two out of nine Fisher and Stimson—isn't such a bad batting average for an ex-President who is out of politics.

Mr. Stimson gracefully split his colleges. He graduated at Yale as an A. B. in 1888, thereby giving the class of '78 no cause for a yell when Bill Taft, of said class, picked him out for his new job; and then he went to Harvard, where he took an A. M. in 1889—and also a T. R. He was admitted to the bar in 1891, and so early as 1893 showed his aptitude in his profession by joining the firm of Root & Clark—the Root being the said E. Root previously referred to herein. Stimson allowed Mr. Root to garner glory and offices and monopolize the limelight for the firm until 1906, when President Roosevelt made Stimson United States District Attorney for the southern district of New York.

Then, gazing about for a reasonably conspicuous spot, he spotted the Sugar Trust and began a series of prosecutions of big railroads for rebating to that saccharine subversion of the statutes. He convicted the New York Central twice before a jury; and after that several other large and imposing arteries of commerce came in and restituted. With this running start on the Sugar Trust, he went after the trust itself, convicted it and a number of its employees for various frauds; and, most drastic of all, he compelled the trust to pay back to the Government nearly three millions and a half in fines and back duties—which was real punishment, for the Sugar Trust looked with apparent complacence on the sending of its employees to jail, but howled like a lost soul with its tail caught in the crack of the door when compelled to dig down and hand out unearned increment. As the late Mose Wetmore used truly to say, the way to cause trusts acute agony is to take money away from them.

Stimson tried and convicted Charles W. Morse; and, after Stimson's resignation as district attorney, he was continued by the Government as special counsel until the sugar cases were ended. He remained calm until the Saratoga convention last September. Then Colonel Roosevelt made Stimson his candidate for Governor of New York. Stimson had the hearty support of the Colonel, but seemed lacking in other friends in the Republican party. The name of the present Governor of New York is Dix, not Stimson. Still, all was not lost. Recently they made him chairman of the fire prevention bureau established by the Citizens' Committee of Safety, of New York, which seems a most fitting place. He certainly prevented a conflagration in New York State last fall.

Stimson is able, public-spirited, progressive, courageous and learned. He has a fine reputation as a lawyer and undoubtedly will do well as Secretary of War, for his legal training will enable him to discern, without a moment's hesitation, the proper places to sign the papers the generals and colonels and majors will bring in to him. Thus much valuable time will be saved.

Heads vs. Thumbs

A CHINESE prince in this country visited police headquarters in New York and was much interested in the thumbmark records preserved there as a method of identification for criminals.

"We have used thumbmarks for several thousand years as seals on mercantile and other papers," the Chinaman told the man in charge of the thumbmark bureau, "but we do not use them in any other way."

"How do you identify your criminals?" asked the thumbmark man.

"Oh, we have a very simple method of identification—we cut off their heads."

The Hall of Fame

❡ Representative Irvine L. Lenroot, of Wisconsin, was a court stenographer in his early days.

❡ Senator Watson, of West Virginia, is a horse enthusiast, and exhibits and takes prizes at horse shows in this country and abroad.

❡ Former Representative John A. Keliher, of Boston, can tell stories in every known dialect and has a few on the side that he invented himself.

❡ Among various other valuable possessions, Charles P. Taft, of Cincinnati, brother of the President, has heavy interests in a string of big hotels.

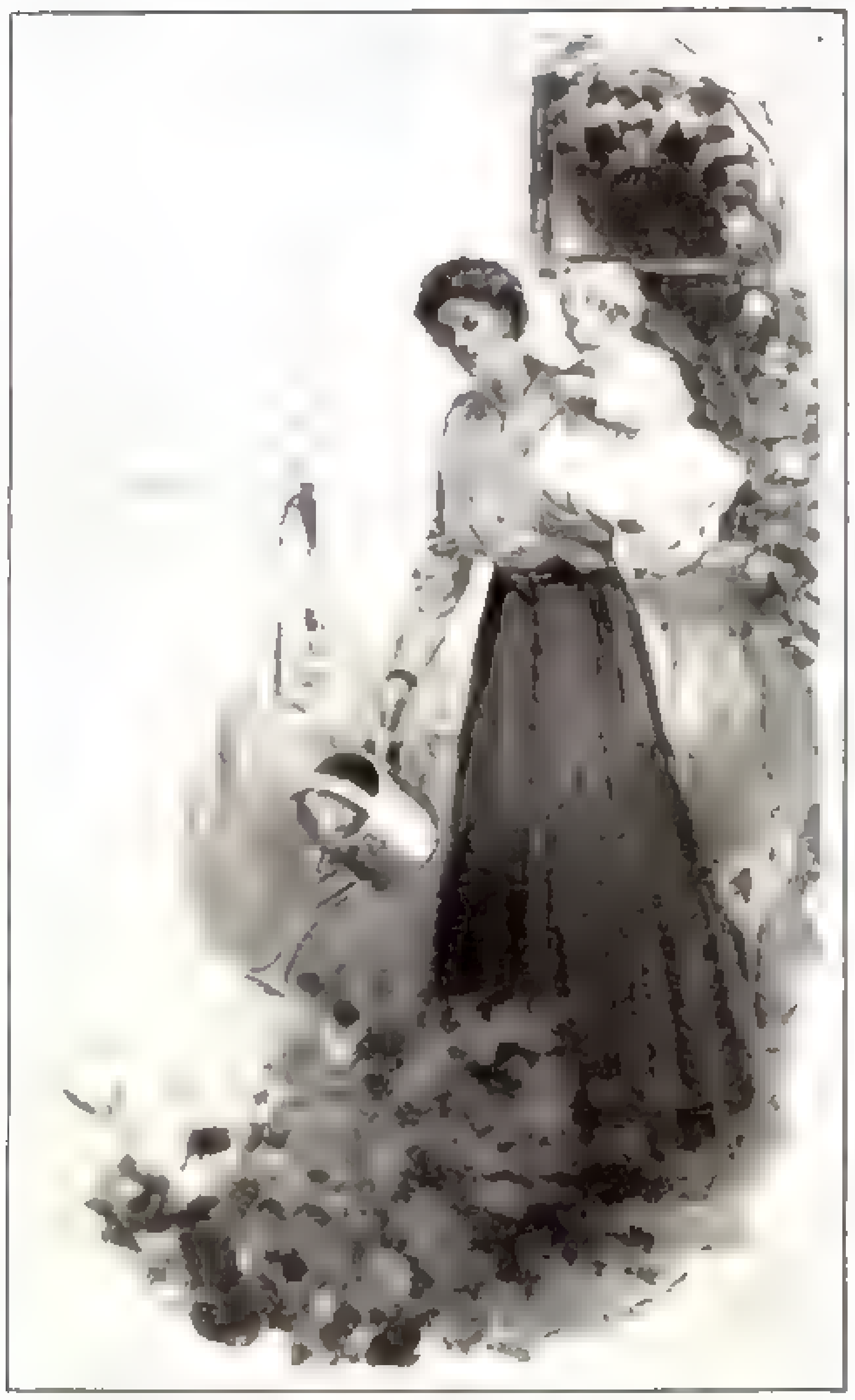
❡ Several states can claim that all their Representatives in Congress, except one or two, were born in the states they serve; but Utah has the unique distinction of having an entire native-son representation. His name is Joseph Howell and he was born in Boxelder County.

❡ Wilton Lackaye, the actor, has an actor brother who says his name is Jimton Lackaye. The explanation is that Wilton Lackaye's name was originally William and that his name was originally James. Hence, if Will can be changed to Wilton, certainly Jim can be changed to Jimton.

A WOMAN PIONEER

In the Oilfields—By Maude Radford Warren

ILLUSTRATED BY P. V. E. IVORY



Their Mothers Do Their Own Work, But They Have Time for Clubs and Dances, and for Planting Begonia Trees

I AM writing of my last Western experience as I sit on the screened-in back porch of a little bungalow. Behind me are the two or three definite streets of seven-year-old Maricopa, with its two thousand inhabitants, its five saloons and gambling halls, and its tide of vigorous life that rises high at noon as the night shift leaving work mingles with the day shift about to begin. A few houses, like my own, straggle away to the outskirts. I look past them over widely scattered piles of lumber, pipes, water-tanks, boilers and all sorts of supplies, to the oilfields. The acrid odor of the oil carries its not unpleasant tang to my senses. Far away are the coast range hills, bare and misty; and between them and me, all across the field, are the tall derricks rising among the sagebrush like towers of hope, beautified by the magical California air.

I shall always be grateful to a strapping, uneducated German woman of Bakersfield, to whom I think—though he says not—I owe my marriage to that splendid man of oil, Arthur Pynsent. In the grape country, where I met him, he said casually that this German woman was making her fortune building apartment houses in Bakersfield, and was so fearful that some other woman or man would get the idea that she would scarcely answer a civil question. At once I seized an opportunity. Bakersfield needed many more houses; I knew nothing about building, but I was acquainted with carpenters and masons in Idaho who did. I shall not go into my operations in real estate. How I should have gasped a year before if any one had told me that I should have been establishing a credit ten times greater than my assets and should be taken on faith, like every one else! Enough to say that I made and am making thirty per cent, and sometimes more, on such deals as buying a three-room shack in Maricopa for four hundred dollars, putting it on Mr. Pynsent's land and renting it for thirty dollars a month, the tenant to make all repairs. I am not the only woman who has made money in this region; but it is not of my own undertakings that I wish to speak so much as of the oil, which dwarfs everything else.

Bakersfield is the city of oil. It became the center of a pioneer world when oil was discovered in Kern River. Then followed the development of Coalinga, the Santa Maria fields, Ventura, Maricopa, McKittrick and Midway. From utmost strike to utmost strike these West Side fields must be fifty miles long, running from a point to seven miles in width. Bakersfield is also the center of a country that is as rich as the Valley of the Nile. Great stretches of irrigated land and great dry farms raise stock and wheat and alfalfa. It is a division point for two great railroads and the distributing center for a hundred little towns. Though it has only sixteen thousand inhabitants it has been compelled to be a metropolis in everything but size. Yet, in spite of its electric lights and telephones and automobiles, it is a pioneer town.

Pioneering does not necessarily mean being without the luxuries of life. It is the spirit of the men that gives character to the place, and not the electric lights. Bakersfield very nearly reproduces the real conditions of 1849, made up as it is of daring, alert men who carry on their operations in a spirit of camaraderie and generosity. People seem even anxious to help one another. In the hotels any one can approach a perfect stranger without danger of being regarded with suspicion and may be sure of receiving time and advice, if not more substantial benefits.

Big Fortunes From Small Beginnings

THE surface of the city is unkempt—dusty streets, sidewalks a marvel of expectoration, and busy crowds, putting off for one day longer the shave and the hair-cut at twenty-five and thirty-five cents; but frank eyes look out over the rough cheeks and gentlemen's hearts expand under the careless waistcoats. And behind these men-freighted main streets are houses where little children play—frequently with toy guns—and are healthy in spite of multitudes of flies and mosquitoes and a thermometer that rises to one hundred and ten. Their mothers do their own work, but they have time for clubs and dances, for planting begonia trees and for growing roses. There seems to be almost no poverty; even the workmen smoke cigars at two for a quarter.

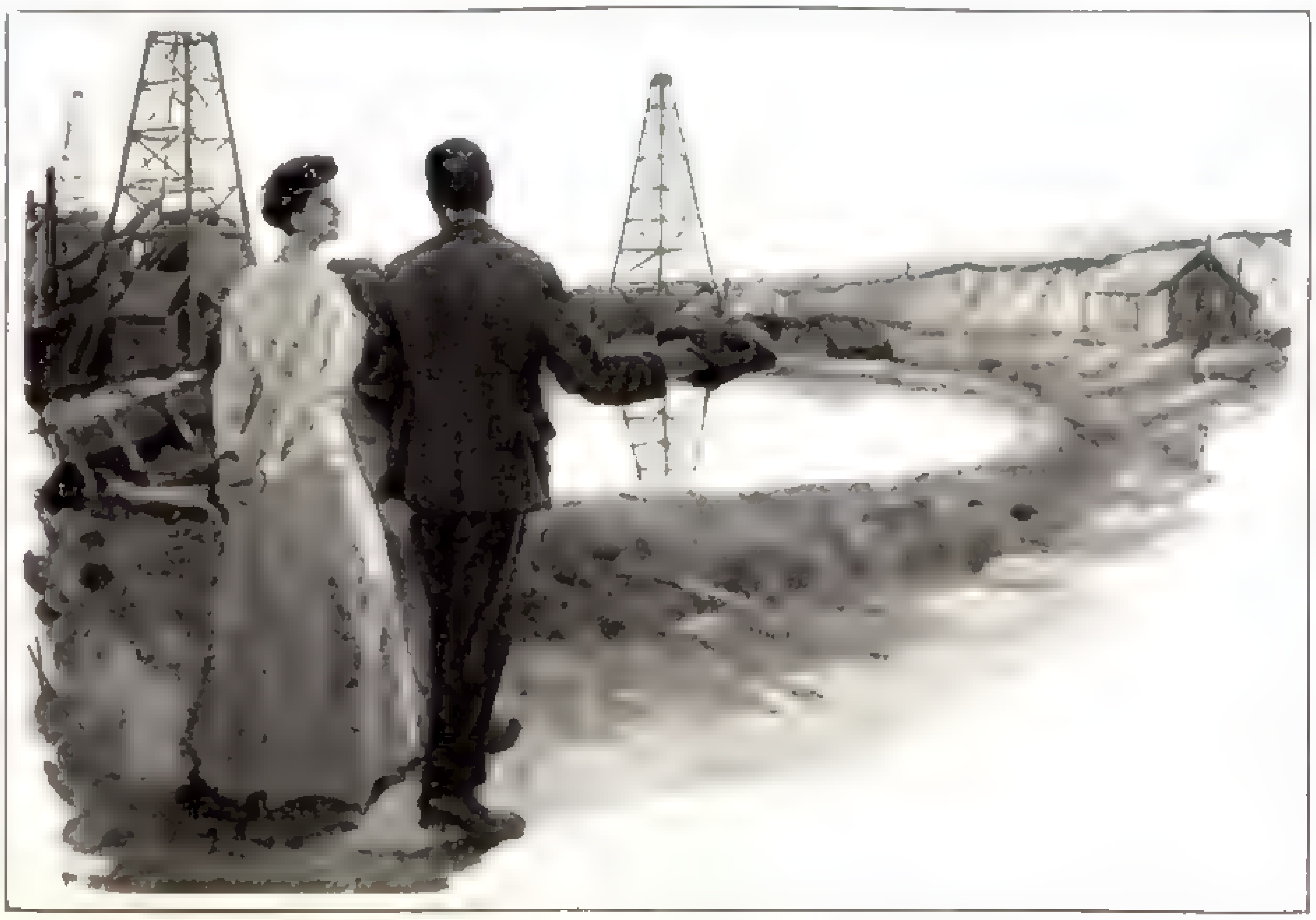
Everywhere in the oilfields I heard talk of the fortunes that had been made—big and little. Some had their starting-point years ago; others were made almost yesterday. One saloonkeeper at Maricopa in three days took in twenty-three hundred dollars, his running expenses being only one hundred dollars a day. Hotels, restaurants and stores did a good business during the boom. A happy Italian ran a saloon, livery stable and lodging house in McKittrick for a few years and retired with about forty thousand dollars. Probably more fortunes were made in speculations in land than in any other way. One man who had ten or twelve locations sold out during the boom for forty thousand dollars. Another left a position paying a salary of two hundred dollars a month and made a quarter of a million dollars getting options on land and then selling them to large companies. Not so very long ago, undrilled land anywhere near a well rose to almost fabulous prices. If the wells did not materialize the losses were heavy, but it was not the losses that were advertised. Some men played with both oil and land. One man who had nothing but his hands and an active brain believed that the McKittrick "front" was good oil land. He went to see some men who owned a quarter section and promised them that if they would give him a half interest he would drill a well, which would effectually prove up their land. That being agreed to, he approached some people who had a second-hand rig and offered them stock in his undrilled well for the use of it. Like every one else, they were ready to take chances. Then he approached a third set of men and told them he was going to drill on a certain acreage, suggesting that they locate on land adjoining and give him one-quarter of the land and thirty-five hundred dollars, in return for which he would give them stock in his well and would incidentally prove up their land. The proposition was accepted.

He engaged his workers, paid himself three hundred dollars a month as superintendent, and within a year was worth in money nearly one hundred thousand dollars and had both stock and an interest in the well. This is gambling of a sort.

There are people who will tell you that more money has been lost in oil than has ever been made; but they will add that the losses, distributed among a great many people, have been individually small. It is said there are five thousand corporations in California formed for the ostensible purpose of producing petroleum; it seems certain that some of them must be bad speculations. Many men reputed to be successful operators have never made a dollar for their stockholders.

Some companies, in order to present a favorable showing, will develop a small acreage of good land and include in their assets a large area of ground the value of which is problematical. Acres do not always signify assets; and yet a good acreage must be secured in order to get big enough returns to permit the operation to be carried upon a large scale.

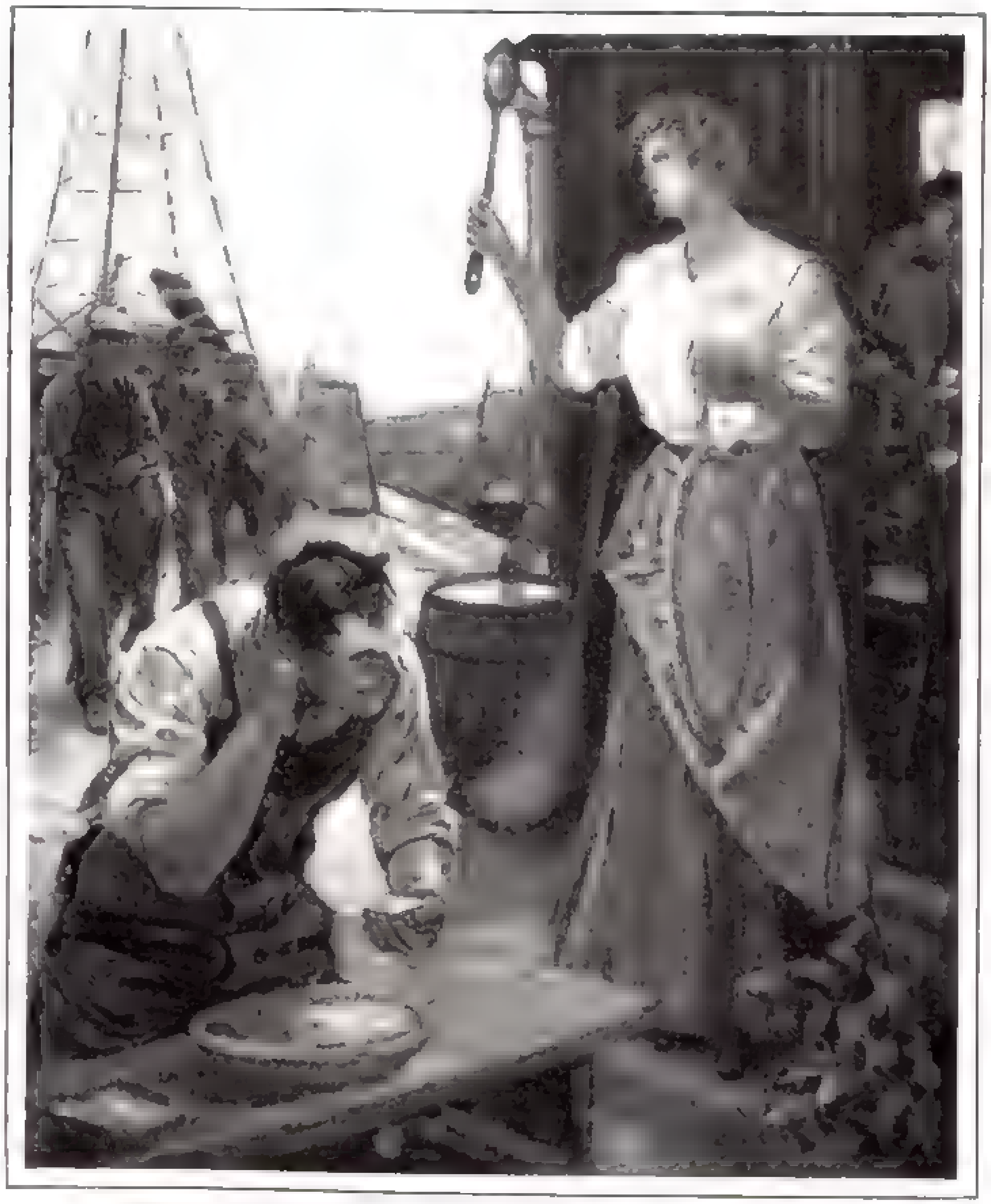
Sometimes a company organizes for fifty thousand dollars and pays ten thousand dollars for ten acres, which leaves them enough money to sink a well. If they make



She is Much More Likely to Marry Than She is in the East a profit from that they go on and drill others. A well may cost anywhere from five thousand dollars to seventy-five thousand dollars, varying with the depth, the formation, the quantity of gas, and so on. One well cost seventy-five thousand dollars in two years' work and at that did not pay, but it proved up the territory. The oil flows from forty barrels a day up; at one time the great Lake View gusher was sending up sixty thousand barrels. The average, however, does not lie between these. Not more than six or eight wells in California produce ten thousand barrels a day; the average in Maricopa, McKittrick, Kern River and Midway is less than one hundred barrels a day. A big well may produce five hundred barrels in two hours, but in twelve hours it will not necessarily produce six times that. The business is full of uncertainties. In some places the wells are shallow and oil may be found at six hundred feet; in other places it will not be found at twenty-four hundred. One string of tools in the Graciosa well was sent down four thousand six hundred and fifty feet before the owners abandoned hope. As a rule, an oilman works his well night and day for three months before there is any sign of oil. No one knows how long the life of a well will last; but a field ten years of age is an old field and cautious investors are chary of buying stock in it.

Very few Eastern people are in the companies—or, at least, in a sound company; for when there is a good investment in sight the Californians seize it. Nine out of ten of the Eastern people who buy stock have little chance to make money, for when the Western capitalists are on their own ground the Easterners are at a disadvantage. Conversely, when the Westerner goes to New York and "bucks" the Eastern game he is likely to fail. One profitable habit of some operators is to sell property, for from ten to one hundred times what it cost, to New York, English and French capitalists; for they realize that a half-dry well, pumping five hundred barrels a day, will in a year have gone down to four hundred or three hundred barrels. They expect at least twenty per cent on their oil investment, for they suppose their property will be practically worthless in the course of a few years.

It was not until I had married Mr. Pynsent and moved to Maricopa that I came in touch with the human side of the wells. Mr. Pynsent was more conservative than most of the oilmen and I suppose that was why he had made a smallish fortune but had not lost it. Ten years before he had taken a mineral location in Maricopa because a mile and a half away there was a small, steady well. When other larger wells were discovered near by he sold ten of his acres and with the money erected his first rig and drilled a well, which paid him so adequately that he drilled three more, the good income from which he was wisely investing.



Many of "the Boys" Look to Her for Advice and Comfort and for the Only Home Influence That Camps Can Afford

The Comforts of the Oil Camps

WE WERE in the center of nearly seventy leases. "Lease" is the term generally given to the individual stretches of land on which wells are operated; the alternate term is "camp." A lease may vary in size from ten acres indefinitely and the men employed may number from five to four hundred. Any number larger than four hundred usually constitutes a town. The living arrangements differ somewhat with each lease. Mr. Pynsent, being one of the few individual prospectors, had no camp; we boarded our men in town. On a large lease there is always an office, a house for the superintendent and his family, and perhaps one or two smaller houses for married men. There is a daylight bunkhouse for the men who work by day and another one built with a view to the comfort of those who must sleep by day. Each bunkhouse has four beds in a room, and, as a rule, each contains from one to seven rooms. The furniture is of the simplest, the men usually supplying their own bedding.

For their meals they go to the cookhouse, which is in charge of a woman who may be employed by the management or who may be undertaking the work on her own account, the company furnishing her water, light and housing. Drinking water, when hauled, costs fifty cents a barrel; when called for, twenty-five cents. It is characteristic of the independence of the country that most of the women on leases would rather run a small cookhouse themselves at a certain profit than be paid a larger wage by a company. The cooking means three plentiful hot meals a day and one cold lunch; but this is sometimes the least important work a woman does, for many of "the boys" look to her for advice and comfort and for the only home influence that camps can afford. Board is counted at a dollar a day; and, unless there are twenty men, it scarcely pays the management to board them. This may be one reason why unmarried men are preferred for the wells. Some managers say the men are steadier if they have their wives, others say the women quarrel among themselves and involve the men; but, on the whole, it seems to come back to the fact that the management finds that it pays to board the men and that each wife means one man less to board. The food is uniformly good; the men insist on that.

"All the Brussels carpet in the world wouldn't hold me if I didn't get good grub," said one driller; "and if I have good grub I can do without the Brussels carpet."

There must be four thousand of these men in the San Joaquin Valley—the same class of men who build our bridges: skilled mechanics; sometimes well read, sometimes ignorant. They may travel all over the earth, for most of the oil drilling everywhere is done by Americans. Men may begin in Pennsylvania, go to Texas, Oklahoma, California, British Burma, Japan and Russia. Thus they learn a great many different conditions and qualify themselves for good pay. Moreover, they like the excitement of moving; in that they are blood brothers to the miners. At present the supply of them exceeds the demand and there are five of them for every position. If word goes to the East that times are good in California, there the drillers flock as they did during the boom.

When Mr. Pynsent told me that a tool dresser got from three dollars and a half to five dollars a day and a driller from five dollars to seven dollars and a half, seven days a week, I exclaimed, with a recoil on my New England standard:

"Why, that might be twenty-seven hundred dollars for the best paid—far more than the average college professor makes!"

Mr. Pynsent replied, with placid gravity:

"But you must remember that the driller does real work."

Certainly, even with a dollar a day deducted for board, these men should be able to save plenty of money. We did see some teamsters and dressers washing their own clothes by putting them in a box and running steam through them. As a rule, however, the men are not provident. Two-thirds of them are unmarried and two-thirds or more of them do not save. An employer rarely engages a driller who drinks, even periodically, so fearful is he of possible mistakes; nor does he favor the man who gambles, on the score that if he comes upon the lease discouraged from his losses he can scarcely do good work. A driller must be alert, since five minutes of neglect might ruin that twenty-five-thousand-dollar hole in the ground. Yet many of them do gamble at keno, roulette and faro. Others gamble in stocks. One splendid, strong man of sixty had been working in the oilfields for forty years, of late years receiving not less than five dollars a day. He was most temperate in his habits and yet he had nothing put by; he had lost it all speculating in unfortunate stocks. They are used in the generous oilfields to seeing money come easily and go easily. Losses are taken almost as cheerfully as gains, and there is always a belief in a lucky future.

The kindliest of relations subsist between the men and their employers. Though the men are exceedingly independent, they have no union, for they are all satisfied with their wages. When a company has no more work for a man it passes him on, if it can, to some other company. The relations between companies, too, are helpful; they lend each other expensive tools and in general carry out the Western "live and let live" policy.

Dressers and Drillers

MR. PYNSENT told me that an oil well is pumped like an old farm pump, except that steam keeps it going. It looks easy enough when one sees the oil flowing out thick, like molasses and about that color, heavy with the sand—blacker when pumped into the heating hole, whence it is sent into the pipes and then into the car. Each set of wells has its own railroad spur. There is a great hole by the derrick for the sand and waste. Each well is really operated in an elaborate and costly fashion. The rig includes everything—the derrick, the great casings, varying from sixteen inches down to eight, within which is the string of tools for agitating or pumping. It all seemed ponderous to me—the engine, the throttle wheel, the "bull wheel," the "calf wheel"—and, above all, the cable operating the tools.

For what Mr. Pynsent calls the simple operation of drilling, it takes two skilled men—the driller and the tool dresser. The driller earns his high pay by twelve hours of unremitting attention. During his tour he drills perhaps forty-five feet. He must watch the cable constantly to see that the tools are dropped properly. If they are lost he may get them back in one day by fishing for them; or after many days by dynamiting; or never when everything else will be lost too. A boulder or quicksand may lose them; a gas-pocket may blow them out or may set the well afire, so that it will become a useless beacon for days. Through an error of his, water may come in too fast; or, again, the well may freeze. The tool dresser watches the boiler plant, keeps the engine in order and looks after the tools. Every twelve hours these must be straightened and have an edge put on them, which is heavy work, even when it is done by machinery. A tool dresser, after from six months' to several years' experience, is qualified to become a driller.

Just now the outlook for employer and employee is replete with a special uncertainty—as if there were not already sufficient uncertainties in the oil business. This is due to the President's land withdrawal order, which affects some ten million dollars' worth of territory. Some of the land on which the wells stand is patented and some is still Government land. Inadequately enough, the principles of mining were applied to oil when it was seen that, under the United States statutes, the land had to be classified as something. Thus an oil claim was regarded as a placer mine. This classification was inaccurate, but the oilmen made the best of the situation, conforming as nearly as might be to placer laws. Any man might get a twenty-acre placer claim at almost any time. As the holding of twenty acres was not enough for a satisfactory lease, it was the custom for eight men to combine and form a company managing one hundred and sixty acres. Sometimes they kept their land; sometimes they assigned their interests to other people. In drilling for oil they

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1 Washington Street
Amsterdam, N. Y.

sometimes got far enough to patent their land and sometimes not. Thousands of people invested along such lines—not only wildcat operators and soldiers of fortune but seamstresses and clerks and consumptives.

Then came the movement for conservation of our natural resources. The Interior Department, in order to circumvent a man who was trying to acquire an immense tract of timber land by filing placer claims, began to construe the statutes strictly, establishing a precedent that jeoparded the interests of hundreds of operators. In September, 1909, the President issued the land withdrawal order. Many big operators, preferring to take their chances, acted as if no order had been issued and proceeded to drill on withdrawal lands, continuing to sell their stock to innocent people. The Picket bill, enacted in July, 1910, more clearly defined the withdrawal order: it protects any person who at the time of the withdrawal order was a claimant of oil or gas bearing land, and was diligently prosecuting the work and would continue that work. The Secretary of the Interior ruled that if a locator sold his interest in his claim before the discovery of oil it would constitute an abandonment of claim, and thus his assignee could not benefit by it. The courts are doing their best to straighten out the muddled land matters, passing upon the cases of men who went on the land after the withdrawal order and before the passage of the Picket bill.

Concerning the Oil Industry

The situation is that today there can be no valid location without an actual discovery of oil by drilling prior to location. The difficulties are apparent. The initial cost of finding oil is heavy. Under the withdrawal act two or more oil companies might be seeking for oil on the same land: only the one who found it first would have a right to a patent. Or, as has already happened, the Supreme Court might give the title of a piece of land to a homesteader who had perfected entry before oil locators, claiming the ground first, had discovered oil.

Many conservationists believe that the leasing system is highly desirable; that, instead of granting patents on land, the Government should give leases for a certain period of years in return for a certain portion of production, the Government retaining the ownership of the land, some control over the operations, and the disposition of the oil. In short, the Government should have power to regulate the monopoly. Nevertheless, some concessions should be made to the oil companies that have acted honestly: otherwise titles will be forfeited and innumerable small and large fortunes will vanish, and much honest effort, intelligently directed, will come to naught. The Assistant Secretary of the Interior has visited the oil lands to study the difficulties; and words have passed that make the oil men hope that the Government will adopt remedial measures in behalf of those who have operated in good faith.

Oil is a democratic business, but still it is a business in which there has been strenuous fighting for leadership. The three controlling units today are the Standard Oil Company, the Associated Oil Company and the Independent Oil Producers' Agency. The Standard Oil walks softly here, for it has been challenged and defeated by the other two. It has been given absolute protection, however, and has been opposed entirely along business lines. Its work is the manufacture of refined by-products from crude petroleum, such as kerosene, gasoline, engine and stove distillates and lubricants; and it has never shown any disposition to go into the business of an oil broker or of a middleman between the producer of crude oil and the consumer. One of the greatest institutions in the California oil industry and one of the greatest refineries in the country is the Standard plant at Point Richmond, which has a capacity of twenty-eight thousand barrels a day and serves the entire Pacific Coast of the United States and Canada, going inland as far as Salt Lake City and shipping about two and one-half million dollars' worth of goods to the Orient, Australia, Oceanica and Spanish America. The only monopoly it has, however, is the foreign trade in manufactured goods. The company has developed extensively during the last three years in the Midway Flats and in other places, and it has not tried to be secret in its operations. Though it has

How often have you thought about this cigar?

How many times in the past nine years have you read one of my advertisements and wondered "if that Shivers' Panatela is really as good as he says it is?"

I haven't a doubt that you have done it dozens of times, because I am constantly meeting men, or hearing of them, who say they have always intended to investigate my offer, but for various reasons never have. They must have been waiting for some personal friend to recommend it, because I cannot make my offer any fairer. If I do say it myself, it is about as wide-open and liberal a proposition as a business man can make.

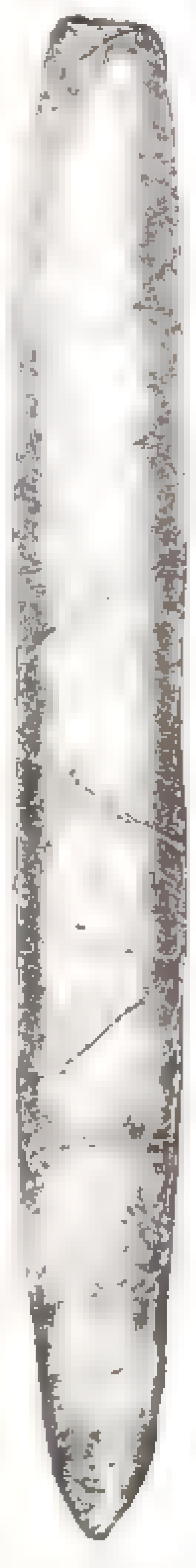
MY OFFER IS: I will, upon request, send fifty Shivers' Panatela Cigars on approval to a reader of *The Saturday Evening Post*, express prepaid. He may smoke ten cigars and return the remaining forty at my expense if he is not pleased with them; if he is pleased, and keeps them, he agrees to remit the price, $2.50, within ten days.

The Shivers' Panatela is a hand-made cigar, with a filler of the finest Cuban-grown Havana tobacco and a wrapper of genuine imported Sumatra. It is a cigar known in the trade as ten-cent goods. My price is possible only because I deal direct and eliminate every selling expense.

If this time you will accept my offer and send for a box you will see that I have been telling the truth about my Panatela cigar; and that you can smoke a better cigar for less money than you have ever paid before.

My free book tells about the several other shapes and sizes I make, including my El Rolinzo, or clear Havana cigars.

I have a new cigar at $5.00 per hundred—my Shivers' Club Special, four and a quarter inches long and about half as thick again as the Panatela, and nicely shaped. It is for smokers who desire a richer cigar than the thin shapes give. It is hand-made of clear Havana filler and genuine Sumatra wrapper of the finest quality, and sold on my terms—smoke ten and return the [illegible]. In ordering please use business stationery or give reference and state whether mild, medium or strong cigars are desired.



Shivers' Panatela
[illegible]

HERBERT D. SHIVERS
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Collar News

If you have collar troubles, write us [illegible]

100% Collar Value

You will always get it if you buy collars stamped "Warranted Linen."

Barker Brand Collars
are plainly stamped
"Warranted Linen"

Look for the Bull Dog trade mark. It insures full Wear value, full Comfort value and full Style value. See these new styles at your dealers. ¼, ½ and ¼ sizes. 2 for 25c
If your dealer cannot supply you, send $1.00 for 8 postpaid. Send for booklet.

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TEXAS
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AUTOMATIC SPARKER

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matches. Can be used in wind or rain. Harmless [illegible]. Agents wanted. One demonstration sells it.
The Pearl Light Co., 121 4th St., Baraboo, Wisconsin

Lowering Campbell's Soups into a retort heated to 250 degrees

This is why

MAY be you wonder why Campbell's Soups keep so perfectly; and open so pure and fresh and full of delicious flavor.

But you would understand it in a minute if you could see how we prepare them and put them up.

For example take

Campbell's TOMATO SOUP

The sound, perfect, red-ripe tomatoes we use are washed four times in clear running water from artesian wells; then carried by porcelain-lined carriers without handling; and strained through automatic sterilized strainers. The soup is conveyed through glass-lined pipes to glass-lined filling machines.

Everything that touches it is as spotless as your cut-glass or polished china. And it is sterilized by *heat alone; after sealing.*

Do you wonder that it comes to your table as fresh and inviting as a June morning?

Why not enjoy it *today?*

21 kinds 10c a can

Asparagus
Beef
Bouillon
Celery
Chicken
Chicken Gombo (Okra)
Clam Bouillon
Clam Chowder
Consommé
Julienne
Mock Turtle
Mulligatawny
Mutton Broth
Ox Tail
Pea
Pepper Pot
Printanier
Tomato
Tomato-Okra
Vegetable
Vermicelli-Tomato

Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

JOSEPH CAMPBELL COMPANY
Camden N J

"My thoughtful mind
Observes all styles
of art
But *Campbell's kind*
Gets closest to my
heart."

control of less than twenty per cent of the California oil business, it has more than that percentage of power. A few months ago it dropped the price of oil from a dollar to ninety cents

Very recently the Associated Oil Company and the Independent Oil Producers' Agency have united for the sale of oil, an arrangement that may result in taking care of the present oversupply and at the same time keeping the price of oil where it has been. A very high percentage of the oil produced in California is now being stored.

Overproduction has become a serious matter. In 1909 there were more than forty-three million barrels produced; in 1910 the increase was about one-third. It may be argued that from the standpoint of production the oil situation is never normal, for if production is getting low the various companies rush their drilling operations and then comes a surplus of oil, which cannot be consumed. Then the drilling ceases and the pendulum swings the other way. Nevertheless, the amount of oil that can be consumed in a given territory depends on its population; oil has an actual competitor in coal and there is certainly a limit beyond which it is not profitable to produce it.

The plain fact is that production amounts to a heavy and increasing percentage over consumption and that storage facilities are inadequate. Some producers are repressing their production about fifty per cent. One great oilman has said that the operator who produces three barrels and sells one will find that it takes the price of that barrel to build tankage for the other two. Other men are enlarging their oil pumps and building tanks and reservoirs. It may seem paradoxical that at the same time a complaint should have arisen that transportation facilities are inadequate to meet the market and that more pipelines should be built. The Producers' Transportation Company says that the gross transportation facilities by tank-car and pipeline of a hundred and sixty-five thousand barrels in twenty-four hours is quite sufficient. The producer thinks the transportation companies should build pipelines according to production; the companies' consideration is solely the amount of produce they can dispose of.

The Independent Oil Producers' Agency has held meetings of late to find remedies for the situation. It is suggested that the producers build tanks on their own leases sufficient to hold their production for three months and that they submit to a pro rata curtailment of production. They hope to prevail on the Government to permit operators on public oil lands to stop work of all kinds for a year without losing or impairing their rights as locators in good faith.

The Women of the West

My Western experiences encourage me to beckon to my Eastern sisters. Women work side by side with the men here; they help their husbands on the land and in the shop. In all the Western states there are chances for single women. In almost every place I went there was need for workers with hens and bees and small fruits. Even poor stenographers get from sixty dollars a month up—teachers in the grades get something like eighty dollars a month and upward; their chief advantage is that while they are doing such work they fall in with business chances and turn over their savings. Here in the oil country women sell stock and real estate, build residences and manage cookhouses. If I had no other chance and no capital I should come West and be a waitress at fifty dollars a month and board, sure that ultimately I should find something that belonged to me. In the East the average working woman does not have the chance really to live; for she must put by money for a savorless old age. She exists in a rut from which there is no escape; but here she can make enough money to enjoy life as she goes along; she is not in a rut and she sees constant chances for developing and making money. Above all, she is much more likely to marry than she is in the East. I intend to invite some of my tired school-teacher friends to visit me here, with the expectation that they will never go back East to work. As I look over the oilfields at the beautiful blue, dimming hills I know that all my bravest dreams have become realities; and I believe that sensible emigration will bring to pass the dearest visions of other women.

Editor's Note—This is the sixth and last of a series of articles by Maude Radford Warren.

The Best Fruit Jar

Modern Ingenuity Ever Devised

Look at the illustration at the bottom of this page. It speaks in strongest terms of the superiority of the "Atlas" E-Z Seal Jar. Large fruits go into the jar and out of the jar whole. It can be sealed securely as quick as a wink—and opened just as easily. But this is not all. It is all glass from top to bottom—green in color—perfectly sanitary—mold-proof and light-proof.

Think of the tremendous significance of this statement.

It stamps the old-style fruit jars with their unsanitary tops as back numbers.

It marks all narrow-neck, screw-top jars as unfit for use.

For the "Atlas" E-Z Seal Jar is the best jar that ever came out of a glass factory.

It puts an end to the cutting and slicing of fruit.

It does away with sore fingers and aching wrists, twisting and turning the old screw top off and on.

It protects your fruit from acid poison and bleaching and wilting and keeps it like the day it was plucked from the tree—retaining all its delicate beauty and delicious flavor.

It's a perfect jar through and through—faultless and flawless.

But the time for argument is past. We invite you to compare the different kinds of jars for yourself.

Try This Experiment

Buy one "Atlas" E-Z Seal Jar. Put it to every test. See how large fruits go into the jar and out of the jar whole. Note how fruit is protected from germs and acid poison by the glass cap.

Then open the jar and close it. You'll agree that the E-Z Seal fulfills every promise of its makers and meets every expectation of its users.

Tell your dealer you're not going to use the old-style jars again and give him your order for enough jars to last you through the "canning" season.

Be sure to order in advance. If your dealer has sold out, leave your order with him anyway; he can obtain a supply from his jobber immediately.

The E-Z Seal is not only the best jar for preserving fruit, but is also superior to any other jar for putting up vegetables.

It enables you to enjoy in Winter the vegetables of Summer with all their delicious freshness of flavor retained.

Any housewife interested in preserving vegetables can secure Farmers' Bulletin No. 359, from the Agricultural Department, Washington, D. C., free of cost, by writing to that Department.

Write us for free booklet of Famous Preserving Recipes.

"ATLAS" E-Z SEAL JAR

HAZEL-ATLAS GLASS COMPANY, Manufacturers
Wheeling, W. Va.

"Into the Jar and out of the Jar like the day it was plucked from the tree."

If it isn't an Eastman, it isn't a Kodak.

3A Folding Pocket Kodak

Price, $20.00

So simple as to be readily understood and operated by the beginner; so efficient that he does not outgrow it.

IN DETAIL:

Good all the way through. Compact, convenient, fitted with carefully tested Rapid Rectilinear lens and our Kodak Ball Bearing shutter with speed adjustments for 1/25, 1/50 and 1/100 of a second and also for bulb and time exposures—such is the 3A Folding Pocket Kodak.

The pictures it makes are post-card size, 3¼ x 5½ inches. It has two tripod sockets, brilliant reversible finder with hood and our automatic focusing lock and has rising, sliding and falling front. Loads in daylight with Kodak Film Cartridges for two, four, six or ten exposures. May be equipped also for glass plates (extra) if desired.

At any Kodak Dealers, Price $20.00. Catalogue of Kodaks and Brownie Cameras free at your dealers or by mail.

EASTMAN KODAK CO., Rochester, N. Y., *The Kodak City.*

OUT-OF-DOORS

The Stream That Charms

CIVILIZATION and the capitals thereof are especially unlovely in the spring. And it is the custom of at least one of us to seek a certain remedy when these things have become too nearly unbearable. There are rivers and green fields in Thrace.

It is not much of a river—this small one in question; but doubtless it is very much like one that you yourself know, which perhaps you yourself visit now and then. No doubt you know every foot of it, as we do our river, starting at the very place where it emerges bright and shallow from a bed of watercress, fringing the wood beyond and rippling over the yellow gravel like quicksilver, but with just motion enough to prevent your seeing your face in it as it passes. Here it is but a brook; but it grows rapidly after its own fashion, as a man grows stronger without noticing it; so that, as it approaches the cover of the first wood below, its bends are wider. There are birches and tamaracks in the first part of the stream's cover, and between these clumps of timber, delicate green at the springtime of the year, mowed meadows run quite down to its edge. Plowed fields rise back of the narrow valley, where presently corn will stand.

Under the shade of some of the larger trees hereabout it is not a bad practice to idle for a time, watching the bees and crickets and ants in the grass, or perhaps noting the ripples on the stream made by the feeding trout as they go about their business below the alders on the far side of the stream. Here the course of the river is so strong and steady that you cannot help wondering what keeps it going all the time. No doubt it is the sponge that lies beneath the roots of these woods. Perhaps sometime—after our day, let us hope—men may come and cut off these woods. Perhaps the stream, then, will dry up in great part. At present, as you hear it talking under the overhanging boughs, it has no such intent—that is plain.

In the thicket just below you will see that the stream disappears for the time. Woodducks like to hide in that sheltered reach, where human foot can hardly come; and at the edges of the thicket the woodcocks breed. Once in a while you may see both of these birds in your wanderings, even though you have neither rod nor gun with you. There is no season of the year when the stream does not have its comfort and its story for you. Even in the wintertime it is a pleasant place; and, indeed, then it shows you better than at any other time the records of its inhabitants, the tracks of rabbits and fieldmice, of mink and fox and muskrat, none of which you would be apt to see or to suspect were it not for the snow.

Wisdom of Fishes

Now the snow is gone, and the grass is springing green under the sunshine. Down in the grass you can catch the trilling of a million little voices, so attuned that not all ears can recognize them—the insects which live down in the grass. Beetles come here and make comedy for you. Tragedy does not lack, as perhaps you have learned when you heard the shrill complaint of a frog that is being deliberately swallowed by a garter-snake. There are a thousand little things happening all round you all the time, here on the banks of our river.

A mile or so, and the bends grow yet wider and stronger; and in the deeper water the trout reach greater size. Here are some beds of clean gravel, over which you can see the small fry darting here and there. Had you been here last November you would have seen the great trout of the river lying here in ranks in their lovemaking—more trout and larger than you thought were in all the world, or certainly in this stream. These trout have now disappeared, vanished mysteriously—no man knows where. Perhaps they lie back here under the cut bank on the meadow side of the stream, or yonder among the logs that are screened by the overhanging alders. There is a pilgrimage up and down this stream twice a year. It has its own methods, just as the city has its own; but the trout is wiser than we are. He does not settle in a community that already is too closely populated. The great trout of this river are scattered now over twenty miles of water. There is a living for each large one at the place where you will find him located. He does not try to eat all the worms and bugs in the stream—and would not be allowed to do so if he did.

In some of the deeper bends, which presently we shall find, the water has, perhaps, washed out pools six or eight feet deep. There is just enough motion on the surface to make a curtain, or veil, which renders it difficult to see the bottom clearly. Some eyes never learn to see well into the water; but if you look closely you will see lying at the bottom of these deep pools numbers of large fish, which at first you may call trout. Watch for the waving of the tail and you may see that it is forked, and that your big fish is a sucker and not a trout. The two species live side by side in some sort of adjustment. The big suckers eat some trout spawn and the big trout eat some little suckers.

We come now upon wider meadows, over which hover many blackbirds with red spots on their wings, chirking and calling merrily. The voices of hidden larks, in somewhat unformulated melody, come to your ears, broken sometimes by the metallic, clanking note of the same bird as it stalks along about its business. Here is a fine place to note the waving of the grass in the breeze; likewise an excellent spot to watch the effect of the shadows cast by the clouds. The color of grass changes frequently, you will note, as the light and shade upon it change. At yonder oak tree, close to the riverbank and at the edge of the meadow, is an excellent place for you to say your prayers if you are in the habit of praying.

Busy Days for Trout

At the far side of this meadow, which curves along the stream for a distance, there is a swamp of tamarack and cedar, which includes an almost impassable windfall of tangled roots and sharp-pronged trunks. The woodcocks, however, do not live here, but on the warmer grounds under the alders, although this swamp is a famous place for rabbits in the wintertime. Avoid swamps of tamarack and cedar, especially when the wind has ripped loose the flat roots and piled everything atangle.

Keeping to the tongue of the meadow, which follows a little way alongside the river, you should walk slowly; for now you approach an admirable place for laying out a long line for trout. The water runs free here and there are no snags along the bank; but the trout are keen and wary. Yet you should see this bend when the grasshoppers have grown to full stature, and when the wind has blown them from the overhanging grass upon the water. The water goes all aboil with trout then. They lie back under the bank and, although they know you are here, you cannot see them.

In the more open woods beyond, where the trees are larger and stand more scattered, there is also good fishing for trout, although you must be careful with your line. There are scores of flies and leaders in these limbs which wave above you. The trout here are dark, because the shadows lie over the water. At night you can hear them feeding, but otherwise they seem to move about but little, except when a sudden rise in the stream discolors the water. That is the best time to take large trout, for they are bolder, seeing you on the bank but indistinctly if at all.

There are a thousand interesting things to be seen along this or any other small river—items of interest in natural history, geology or what-not. Thus we can see that our river has now cut down fairly into or through the sand strata which underlie these meadows and woods. Perhaps there is seepage in these layers of sand and gravel, so that water comes into the river from distant springs. Certainly our total flow is larger here and water of six or eight feet in depth is not infrequent, although our river is not yet five miles long. Trout do not like sand, but you will find some of these deep holes floored with clean gravel.

Of course you know that a trout or bass will soon get used to you—just as a wild duck will—if you stand quite motionless.

They know perfectly well that stumps look erect and dark, that stumps have legs, and that stumps cast shadows. If you wish to take trout from a certain reach walk to your chosen casting place and remain motionless for four or five minutes. You will see the trout run away at first, but presently they will come creeping back, one or two at a time. When they have accepted you as a part of the landscape it is time for you to begin your casting—very gently, with your elbow glued to your side and the rod whipped as little as possible. Sometimes you can even let the fly swim down above them. If you are wading you must keep your feet still. If you are walking along the bank, as we are, whether or not you are angling, you must move but little if you wish to see the inhabitants of the stream—what the Indians call the Underwater People in their personified mythology. Once the writer even saw an otter, although the beaver long ago departed from this part of the world.

Fruits of Fancy

The green meadows break through the fringe of the woods in wider and wider passes now; and as you look downstream you can see a very beautiful picture, mostly made up of green such as you do not see in the coloring of any artist's work. There are birches, larches and tamaracks, as well as different hardwood trees; and now and then there comes a dark wall of cedar. The cunningest landscape gardener in all the world, hired by all the money of the richest man in the world, could not do this thing. No, nor could the ablest artist paint it. It is your own picture; and the best way to enjoy it is quite alone, just as that is the best way to do any praying for which you may feel you have need. At times you may have seen a blanketed Indian sitting atop some distant ridge, motionless, looking out over the country.

It is an excellent practice. It is none of our business why the Indian does that—none of our business what he thinks or what he sees. Hence there are some things along this stream which are yours, not ours.

So our river advances; and so you may follow it—not along all its windings, but cutting across the bends now and then and going rapidly—just for the purpose of watching it grow and for the purpose of leaving behind you that which drove you here. So, presently we arrive at the tall, single pine tree at the edge of the meadow and on the bank of the stream, where a little spring comes up clear and cold—and, in the belief of many who have tasted of it, better than any bottled water. This is a famous place to tarry and take lunch, and on a warm summer day the breeze here is always cool. Moreover, the view hence is rather a noble one, because the edge of the valley opens and you can see timber-crowned hills beyond and the fields of the farmsteads. The landscape seems to have grown larger even as the stream has grown.

We could go on another five miles and come to a roadway, if you liked; and between the tall pine and yonder road we should find many beautiful glades and round meadows set down in the woods. We should note in that part of the stream many dense thickets and, again, little circular islands of tallish tamaracks, showing that in this or that place the water has come closer to the surface. Indeed, in one or two places there are trembling bogs. This whole valley seems underlaid with water; and this moisture, combined with the warmth of the springtime sun, gives the whole tone of the landscape a tender and gentle green. We can see it well from this point. If we went much farther and got below the roadway we should find wider and more sluggish pools, and rather a higher temperature in the water, and more rainbow trout than *fontinalis* and perhaps more tin cans where worms have been. Perhaps, however, this is far enough for the [illegible].

In brief, already you can observe two changes in the lines of your countenance. The wrinkles at the corners of your eyes are deeper, grown so from your squinting in the bright light, to which you are not used. On the other hand, the furrows across your forehead have grown much shallower. Certain lines of anxiety and discontent have almost wholly disappeared. Up at the original watercress bed your attitude was that of one pursued by a large black dog. Apparently by now in large part the dog has been forgotten. You do not now look back over your shoulder unconsciously, as though you felt yourself pursued. Many a time one has seen a haggard face grow calm in less than two hours on the stream. There is something about it—one does not know what.

There is a farmhouse yonder across the field, where one could rest or find a homely meal if that were desired. This, however, is not the real abode of what we may call the genius of the stream. The real temple of this environment consists of a certain very notable structure. You cannot locate it, although its place is pointed out definitely in yonder thick clump of hardwood, which swings down the bank of the river, a place where yet another spring of cold water gushes out. This building is not tall and imposing—indeed, is but one story in height. It is not made of iron and steel, but of the trees which stand about. Hence it fulfills Mr. Ruskin's test of beauty in human residences. Its material takes hold upon the soil; it seems a part of the world where it stands.

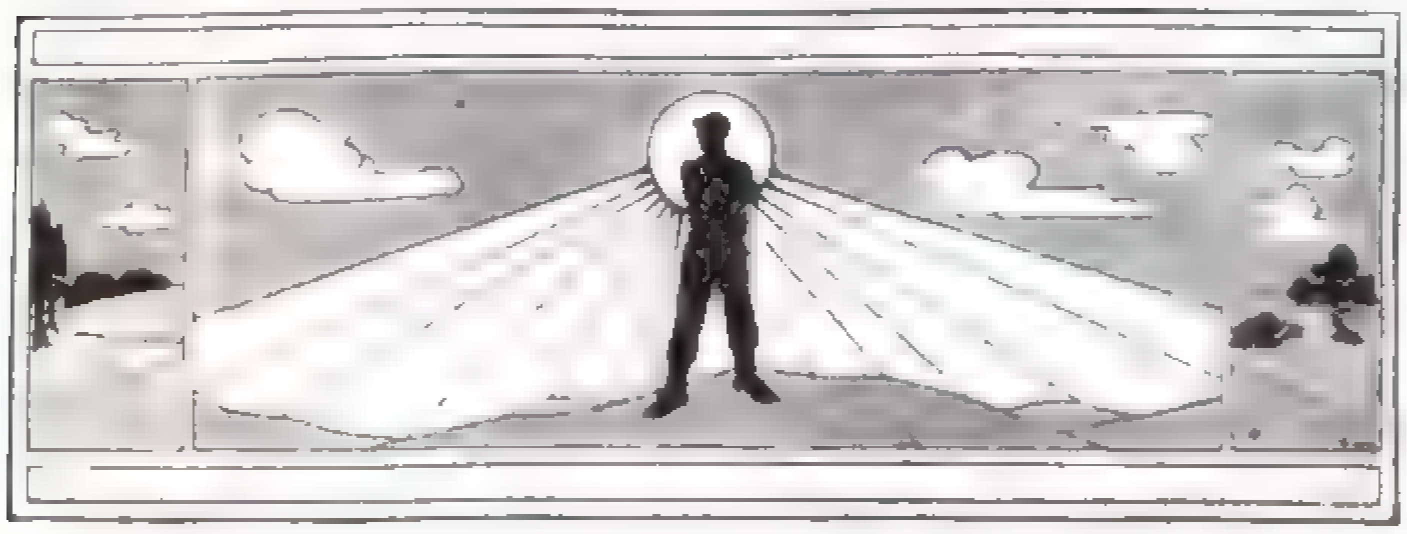
The Refuge

If you can remain out-of-doors all day without becoming too sleepy the best time to approach this spot—or, indeed, any other home or place of refuge—is at dusk or when the first chill of night is coming. There is, then, in the red light of a little window, more of a feeling of welcome than you can get in any other way. Here you can go in; and, after walking round and round for a time, as a dog does in the grass, you can curl up and rest—and presently go to sleep, feeling that you are hidden from all enemies.

When you have come here, perhaps everything has seemed so wholly natural to you that you feel as though you had always lived here and had known no other life. That is another of the strange phenomena of the place. Where, now, is all the riot of sound, all the confusion of the senses which you left behind you in the city? Why is it that here you feel the dwellers in yonder farmhouse, two miles away, are close to you, are your neighbors, although you have never met them? Why do you classify yonder unknown man and yourself as two human beings, set down in the same world together? It is the stream that has done this for you. Back home in the city you touched elbows for a year with a man whose name you never learned nor cared to learn; and although you could have dropped a rock on his head had the floor opened, and you wished it might open, you felt as though he lived a thousand miles away and you wished that it were two thousand.

That is the difference between the city and the stream. Is it not true?

My friend and brother, draw up your chair. The evenings here are a trifle cool and usually there is a fire. It is an excellent practice once in a while to sit and look into a fire after a day in which one has spent some time looking into a landscape. No one here will speak to you. It is your place. There are no daily papers here.



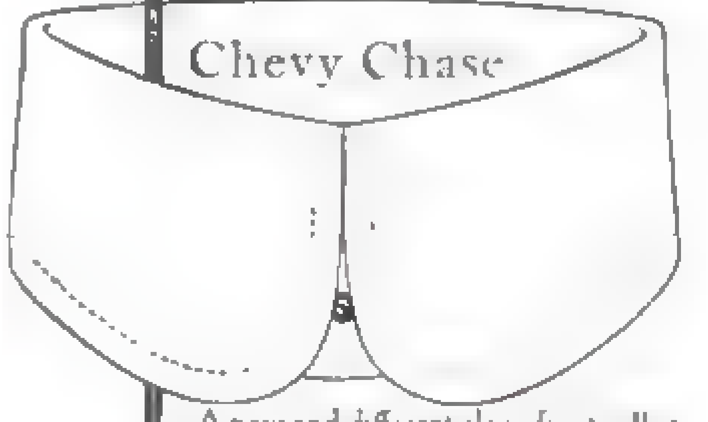
How Many Trips to the Laundry?

The test of a collar is the number of its trips to the laundry. Corliss-Coon Collars *stand the test.* They're made right—that's the reason. Have the *hand work* put into them that a collar needs to make it *look well* and *wear well.*

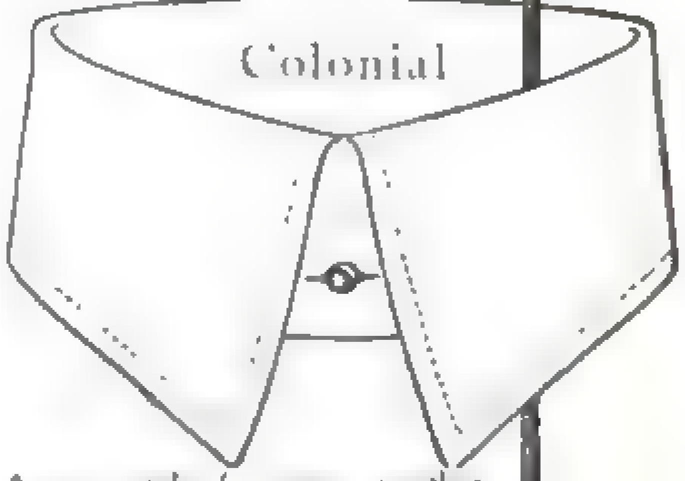
TRY THEM

Corliss-Coon Hand Made Collars

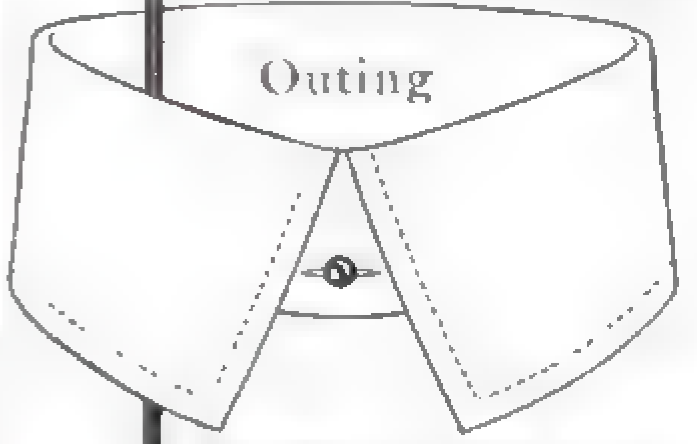
2 *for* 25¢



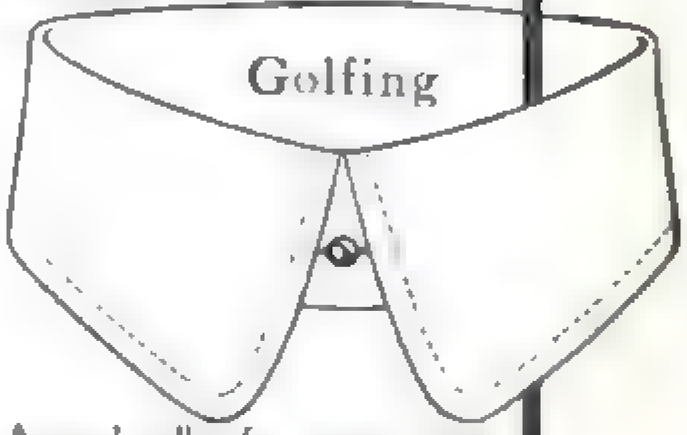
A new and different close-front collar. No. 1 has 2¼ in. front, 1½ in. back. No. 2 has 2½ in. front, 1¾ in. back.



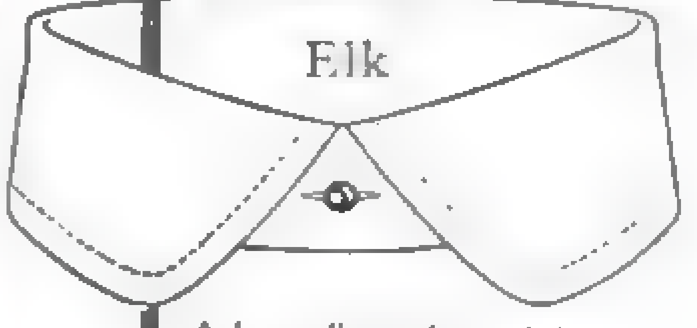
A new style for warm weather. Comfortable as a soft collar. 2¼ in. front, 1¾ in. back.



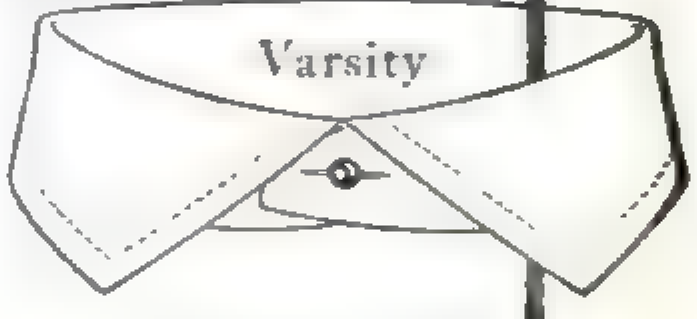
Probably the most popular style ever designed. 2½ in. front, 1½ in back. "Yachting" is the same style, but lower in front—2 in.



A good collar for summer wear. Combines style with comfort. 2¼ in. front, 1½ in. back.



A low collar with rounded corners. 1¾ in. front, 1½ in. back.



A low collar with square corners. 2½ in. front, 1½ in. back.

Complete Style Book sent on request

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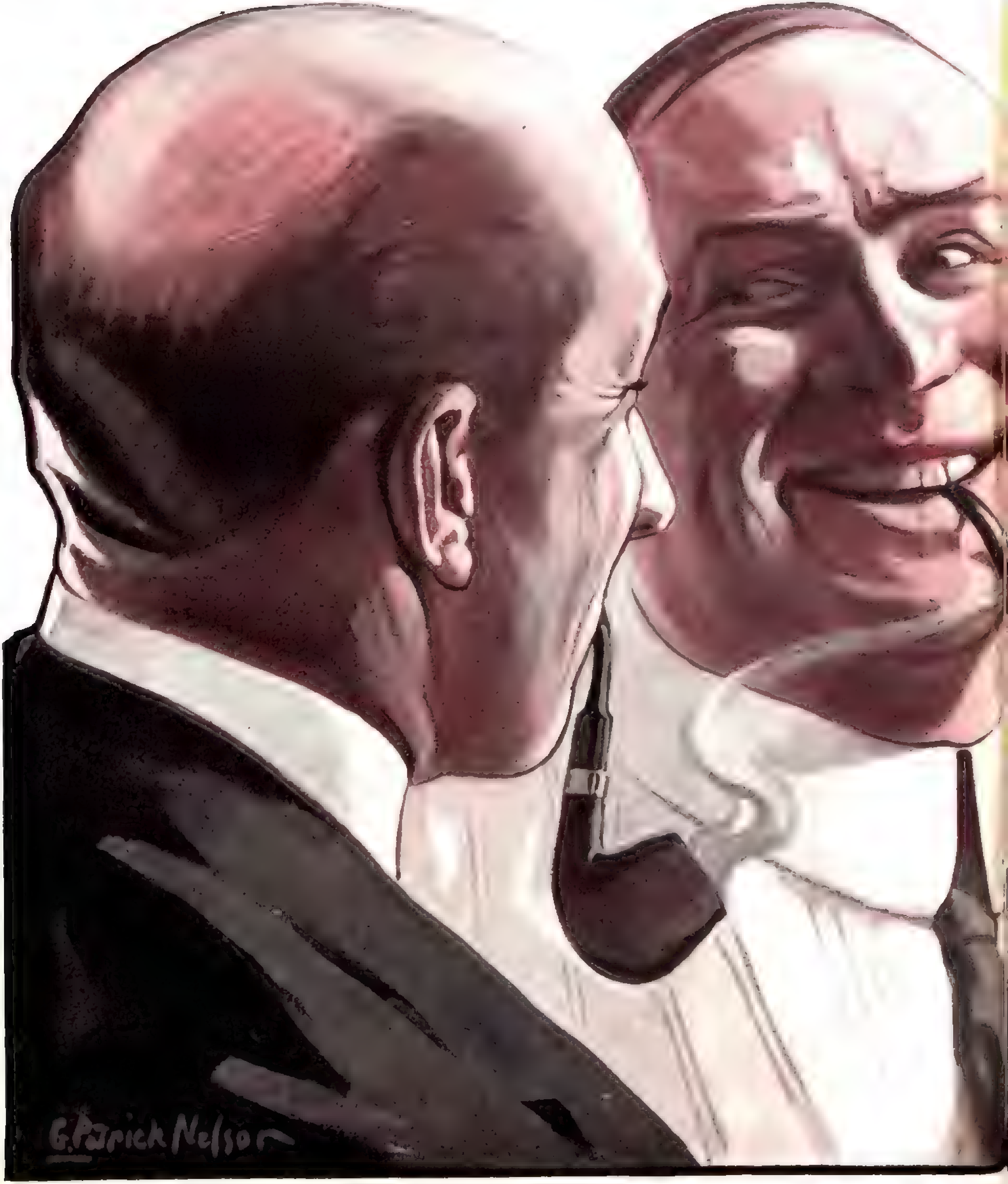
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THE GLORY OF CLEMENTINA

Continued from Page 19

broke into his fresh laugh. "I wonder what dream-golf would be like? It would be a sort of mixed arrangement, I guess, with stars for balls and clouds for bunkers and meads of asphodels for putting greens." He suddenly lifted his hands — palm facing palm — and looked through them at the framed picture. "Clementina, dear, if I don't get that old Tour de la Bâtie with the sunset on it I'll die. It will take eternity to get it right and that's why we must stay here forever."

"We'll stay as long as you like," said Clementina, "and you can paint to your heart's content."

"You're the dearest thing in the world," said Tommy.

Dinner-time drew near. They left the bridge reluctantly and mounted the great, broad flight of forty steps that led to the west door of the cathedral. A few of the narrow side streets brought them into the Place Miremont, where their hotel was situated. In the lazy, late afternoon warmth it looked the laziest and most peaceful spot inhabited by man. The square, classic town library, hermetically closed, its inner mysteries hidden behind drawn blinds, stood in its midst like a mausoleum of dead and peaceful thoughts. Nothing living troubled it save a mongrel dog asleep on the steps. No customer ruffled the tranquillity of the shops around the Place. A red-trousered, blue-coated little soldier — so little that he looked like a toy soldier — and an old man in a blouse, who walked very slowly in the direction of the café, were the only humans on foot. Even the hotel omnibus, rattling suddenly into the square, failed to break the spell of quietude; for it was empty — and its emptiness gave a pleasurable sense of distance from the fever and the fret of life.

It is even said that Pontius Pilate found peace in Vienne, lying, according to popular tradition, under a comparatively modern monolith termed the Aiguille.

"Are you quite sure this place isn't too dead-and-alive for you?" Clementina asked as they approached the hotel.

He slid his hand under her arm.

"Oh, no!" he cried, with a little reassuring squeeze. "It's heavenly!"

While she was cleansing herself for dinner Clementina looked in the glass. Her hair, as usual, straggled untidily over her temples. She wore it bunched up anyhow in a knot behind and the resentful hairpins invariably failed in their office. This evening she removed the faithful few, the saving remnant that for the world's good remains in all communities — even of hairpins — and her hair, thick and black, fell about her shoulders. She combed it, brushed it, brought it up to the top of her head and, twisting it into a neat coil, held it there with her hand, and for a moment or two studied the effect somewhat dreamily. Then, all of a sudden, a change of mood swept over her. She let the hair down again, almost savagely wound it into its accustomed clump, into which she thrust hairpins at random, and turned away from the mirror, her mouth drawn into its usual grim lines.

Tommy found her rather uncommunicative at dinner, which was served to them at a separate side table. At the table d'hôte in the middle of the room eight or nine men, habitués and commercial travelers, fed in stolid silence. She ate little. Tommy, noticing it, openly reproached himself for having caused her fatigue. The day in the open air — and open air pumped into the lungs at the rate of thirty or forty miles an hour — was of itself tiring. He ought not to have dragged her about the town. "Besides," he added with an appearance of great wisdom, "a surfeit of beauty gives one a soul-ache." They had feasted on nothing but beauty since they had left Châlon-sur-Saône that morning. He, too, had a touch of soul-ache; but luckily it did not interfere with his appetite. It ought not to interfere with Clementina's. Here was the whitest and tenderest morsel of chicken that ever was and the crispest bit of delectable salad. He helped her from the dish which she had refused at the hands of the waiter and she ate meekly; but after dinner she sent him off to the café by himself, saying that she would read a novel in the salon and go to bed early.

The loneliness of the salon, instead of resting her, got on her nerves — which angered her. What business had she, Clementina Wing, with nerves? Or, was Tommy right? Perhaps it was sou[illegible] suffering. Certainly, if anything of beauty one strove to pack away into oneself, making it a part of one's spiritual being — one could be a glutton and suffer from the consequences. The soul-ache, if such it were, had nothing of its origin in the emotions that had prompted her touch on Tommy's arm or the coiling of her hair on the top of her head — nothing at all. Besides, it was a very silly novel — a modern French version of Paul and Virginia in which Paul figured as a despicable young neur[illegible] whom Tommy would have kicked on sight, and Virginia a demure hussy, whom a sensible man would have spanked. She threw the book into a corner and went to her room to brace her mind with Tristram Shandy.

She had not been long there, however, when there came a knocking at her door. On her invitation to enter, the door opened and Tommy stood breathless on the threshold. His eyes were bright and he was quivering with excitement.

"Do come out! Do come out and see something. I hit upon it all unawares and it knocked me silly. I've run all the way back to fetch you."

"What is it?"

"Something too exquisite for words."

"What about the soul-ache?"

"Oh! Let us have an orgy while we're about it," he cried recklessly. "It's worth it. Do come. I want you to feel the thing with me."

The appeal was irresistible. It was spirit summoning spirit. Without thinking, but dimly conscious of a quick throbbing of the heart, Clementina put on her hat and went with Tommy out of the hotel. The full moon blazed from a cloudless sky, flooding the little silent Place. She paused on the pavement.

"Yes; it's beautiful," she said.

"Oh! that's only the silly old moon," cried Tommy. "I've got something much better for you than that."

"What is it?" she asked again.

"You wait," said he.

He took her across the square, through two or three turns of narrow cobble-paved streets, whirled her swiftly round a corner and said

"Look!"

Clementina looked — and walked straight into the living heart of the majesty that once was Rome. There, in the midst of an open space — the modern houses around it obscured, softened, decharacterized by the magic-working moon — stood in its proud and perfect beauty the Temple of Augustus and Livia. Twenty centuries, with all their meaning, vanished in a second. It was the heart of Rome. There was the great temple, perfect, imperishable with its fluted Corinthian columns, its entablature, its pediment, its noble cornice throwing endless mysteries of shadow — no ruin, from which imagination flogged by scholarship might dimly picture forth what once had been; but the temple itself, untouched, haughty, defying time — the companion for two thousand years of the moon that now bathed it lovingly, as a friend of two thousand years' standing must do, in its softest splendor, and sharing with the moon its godlike scorn of the hectic and transitory life of man.

Clementina drew a sharp breath of wonder. A moistness clouded her eyes. She could not speak for the suddenness of the shock of beauty. Tommy gently took her arm and they stood for a long time in silence, close together. In their artists' sensitiveness they were very near together, too, in spirit. She glanced at his face in the moonlight, alive with the joy of the thing, and her heart gave a sudden leap. All the beauty of the day translated itself into something even more radiant that flooded her soul, causing the rows of fluted columns to swim before her eyes until she shut them with a little sigh of content.

At last they moved and walked slowly round the building.

"I just couldn't help fetching you," said Tommy.

"Oh, I'm glad you did. Oh, so glad! Why didn't we know of this before we came?"

"Because we are two thrice-blessedly ignorant cockneys, dear. I hate to know what I'm going to see. It's much better to be like stout Cortez and his men in the

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poem and discover things, isn't it? By Jove! I shall never forget running into this."

"Nor I," said Clementina.

"The moment the car turned the bend today I knew something was going to happen here."

More had happened than Tommy dreamed of in his young philosophy. Nor did Clementina enlighten him. She slid his arm from under hers and took his and leaned ever so little on it, for the first time for many, many years a happy woman.

When they left the temple she pleaded for an extension of their walk. She was no longer tired. She could go on forever beneath such a moon.

"A night made for lovers," said Tommy; "and we aren't the only ones—look!"

And, indeed, there were couples sauntering by, head to head, talking of the things the moon had heard so many million times before.

"I suppose they take us also for lovers," said Clementina foolishly.

"I don't care if they do," said Tommy. "Let us pretend."

"Yes," said Clementina. "Let us pretend."

They wandered thus loverlike through the town and came to the quay, where they sat on the coping of the parapet and watched the moonlit Rhone and the brave old château-fort on the hill.

"Are you glad you came with me?" she asked.

"It has been a sort of enchanted journey," he replied seriously. "And tonight—well, tonight is just tonight. There are no words for it. I've never thanked you—there are things too deep for thanks. In return, I would give you everything I've got—in myself, you know—if you wanted it; in fact," he added, with a little boyish laugh, "I've given it to you already, whether you want it or not."

"I do want it, Tommy," she said, with a catch in her voice. "You don't know how much I want it."

"Then you have a devoted, devoted, devoted slave for the rest of your life."

"I do believe you are fond of me."

"Fond of you!" he cried. "Why, of course I am. There's not another woman like you in the world!" He took her hand and kissed it. "Bless you!" he said. Then he rose. "We've sat out here long enough. Your hands are quite cold and you've only that silly blouse on. You'll catch a chill."

"I'm quite warm," said Clementina mendaciously; but she obeyed him with surprising meekness.

. . . .

If any one had had a sufficiently fantastic imagination and sufficient audacity to prophesy to Clementina, before she started from London, the effect upon her temperament of a Roman temple and moonshine, she would have said things in her direct way uncomplimentary to his intelligence. She would have forgotten her own epigram to the effect that woman always has her sex hanging round the neck of her spirit. But her epigram had proved its truth. She was feeling a peculiar graciousness in the focal adjustment above considered, was letting her spirit soar with its brother to planes of pure beauty—when lo! suddenly her spirit was hurled from the empyrean into the abyss by the thing clinging round its neck, which took its place on the said planes with a pretty gurgle of exultation.

That was what had happened.

And is it not all too natural? There are plants that will keep within them a pallid life in a coal-cellar—but when put in the sun and the air and the rain they will break magically into riotous leaf and bud and flower. Love, foolish, absurd, lunatic, reprehensible—what you will—had come into the sun and the air and the rain; and it had broken magically into blossom. Of course she had no business to bring it into the air; she ought to have kept it in the coal-cellar; she ought not to have let the door be opened by the wheedlings of a captivating youth.

In plain language, a woman of five-and-thirty ought never to have fallen in love with a boy of twenty-two. Of course not. A vehement, passionate nature is the easiest thing in the world to keep under control. A respectable piece of British tape ought to be a strong enough leash for any tiger of the jungle.

That Clementina, ill-favored and dour, should have given herself up in the solitude of her room to her intoxication is no doubt a matter for censure. It was mad and

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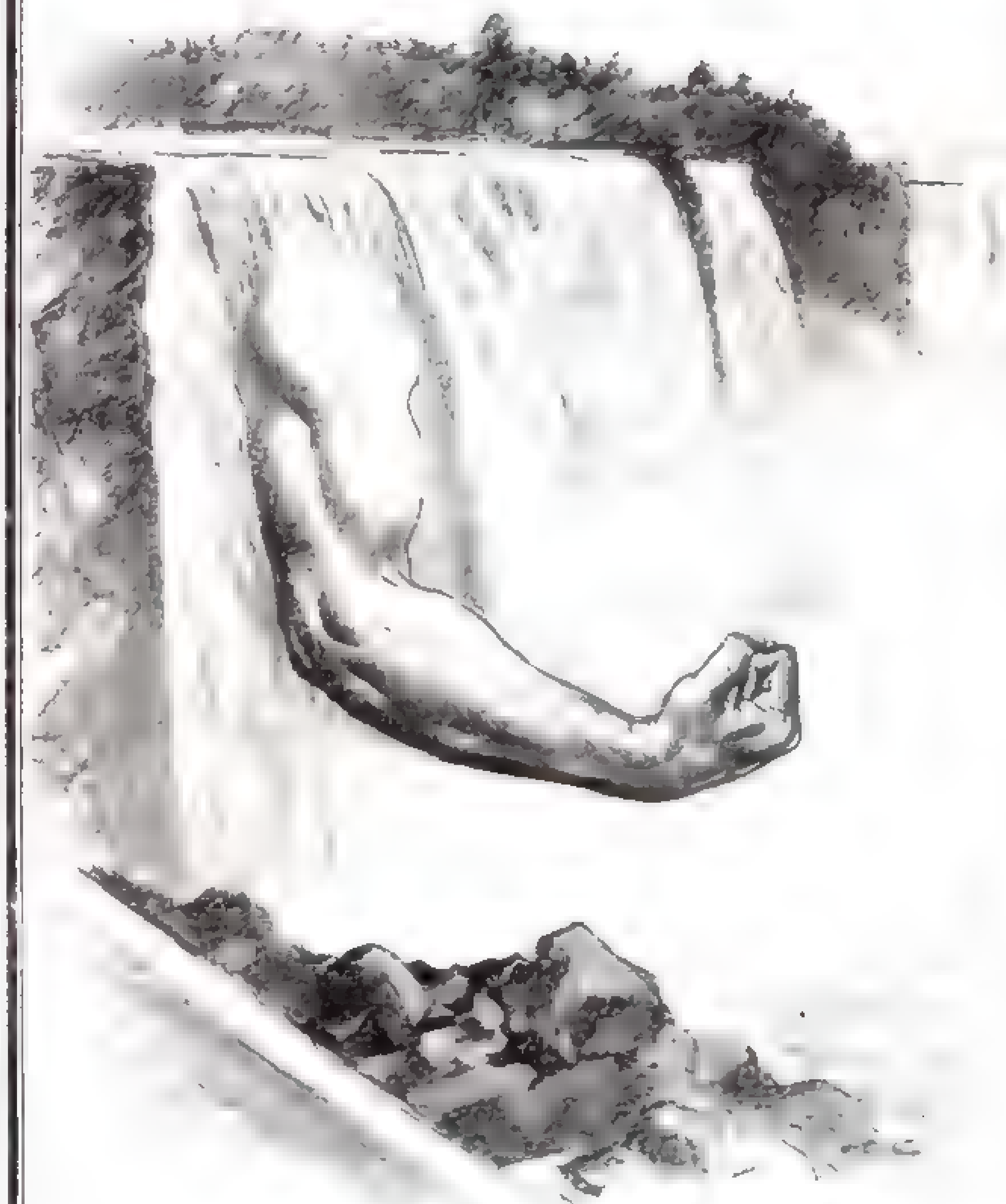

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32x4	26.50	6 [illegible]
33x4	27.45	6 [illegible]
34x4	[illegible]	6 [illegible]
35x4	29 [illegible]	[illegible]
36x4	30 [illegible]	[illegible]
[illegible]x4½	35 [illegible]	7 [illegible]
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bad and sad, but it was sweet. It was human. The rare ones from whom no secrets of a woman's pure heart are hid might say that it was divine; but the many who pity—let them not grudge her hour of joy to a woman of barren life.

It was only an hour. The gray dawn crept into the sleepless room and the glamour of the moonlight had gone. And there was a desperate struggle in the woman's soul. The boy's words rang in her ears. He was fond of her, devoted to her, would give up his life to her. Sincerity rang in them. Why should she not take them at a little above their face value? No strong-natured woman of five-and-thirty, with Clementina's fame and wealth and full, great sympathy, need fear rebuff at the hand of a generous lad who professes himself to be her "devoted, devoted, devoted slave." All she has to do is to put up the banns. Whether ultimate bliss will be achieved is another matter; but to marry him out of hand is as easy as lying. It did not need Clementina's acute intelligence for her to be fully aware of this; and another temptation crept over her pillow to her ear, peculiarly insidious. The boy would be free to pursue his beloved art without sordid cares. There would be no struggle and starvation and fringed hems to his trousers. A woman who really loves a man would sooner her heart were frayed than his trouser-ends.

She rose and threw wide the shutters. The little Place Miremont looked ghostly in the white light, and the classic Bibliotheque, with its roundheaded windows, more than ever a calm mausoleum of human wisdom.

It is strange how coldly suggestive of death is the birth of day!

Clementina crept back to bed and—tired out—fell asleep. The waiter bringing in the breakfast tray awakened her. On the New York Herald, which Tommy had gone to the railway station to procure, lay a dewy cluster of red and yellow roses; on a plate a pile of letters, the top one addressed in Etta Concannon's great, girlish scrawl.

Why in the world should a bunch of parrot-tulips have flared before her eyes? They did. They marked the beginning of it—the red and yellow roses the end.

"*Attendez un moment,*" she said to the waiter, while she tore open the envelope and glanced through Etta's unimportant letter. "Bring me a telegraph form."

He produced one from his pocket. If you ask a waiter in a good French provincial hotel for anything—a copy of Buckle's History of Civilization or a bootjack—he will produce it from his pocket. He handed her a pencil.

"*Voilà*, madame."

She bit the pencil-end.

"How far is it from here to Lyons?"

"Twenty-six kilometers, madame."

"Between sixteen and seventeen miles," she mused. Then she scribbled:

"Join me at once. Book straight through to Lyons. Wire train. Will meet you at station. Promise you"—her lips twisted into a wry smile as the word she sought entered her head—"heavenly time. My guest, of course. CLEMENTINA.
"Hotel du Nord, Vienne."

"By the way, garçon," she said, handing him the telegram, "why is this called the Hôtel du Nord?"

"*Parceque, madame, c'est ici, à Vienne, que commence le Midi,*" replied the waiter.

He bowed himself out. A courtier of Versailles at the levee of the Pompadour could not have made his speech and exit with better grace.

Later in the day Clementina received the reply from Etta:

"You darling! Starting tomorrow. Arrive Lyons seven o'clock morning, Thursday."

Tommy, fired by the picture made by the bend of the Rhone and the Château-Fort de la Bâtie, spent most of the day on the quay, with the paraphernalia of his trade—easel and canvas and box of colors and brushes—painting delightedly, while Clementina, beneath an uncompromising white umbrella with a green lining, bought on her travels, sat near by reading many tales out of one uncomprehended novel. Just before dinner she informed him of the almost immediate arrival of Etta Concannon.

"Oh, I say!" he exclaimed in an injured voice. "That spoils everything."

"I don't think so," said Clementina.

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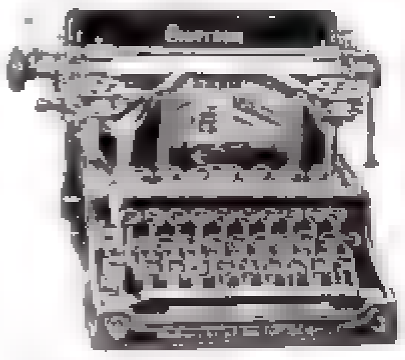

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IN DUTCH

(Continued from Page 7)

Doyle's heart stopped beating. He gulped. "Then you don't own half th' club?" he asked in an unnatural voice.

"Why, frankly, Mr. Doyle, I don't believe I ever heard of the Pioneers before Larry was injured. I have never been interested in sports. In goodness' name, whatever made you think that?"

Doyle and Bunts sprang up like wild animals unleashed.

"That reporter on the Star—Simmons—told us you owned th' controllin' stock. That's why we come here. Simmons! Simmons! on th' Star!"

Miss Hunter stared in blank astonishment. Then her face became stern.

"Why, he must have been ——"

"Kidding us!" broke in Doyle fiercely.

"It was nice work, all right," added Bunts. "You got t' hand it to him!" Bunts watched the fingers on his right breadwinner congeal slowly into a bunch of fives.

"Indeed, I don't blame you," said Miss Hunter, marking their ominous intentions. "He really ought to be chastised."

"No fear of that," growled Steve. "They won't fire him. What he needs"—he smacked his fist into his open palm—"is a good walloping, Miss Hunter. Excuse me, but it's the only way t' handle his kind. They c'n pull anything and get away with it."

"I think you would be making a mistake," objected the settlement worker judicially. "And, Mr. Doyle, since my name has been brought into this, I wish you would let me deal with the reporter. The editor of the Star is a personal friend of mine, and"—she tossed her head resolutely—"I am going to see that justice is done." She moved to the hallway. "You see, this would only implicate you, Mr. Bunts. Everything is in your favor now; you've done no wrong. So you'll promise, then—no 'walloping'?"

Steve and Dan reflected her whimsical smile as they backed into the night.

When reporter Simmons arrived Caroline Hunter was so majestically austere that he wondered how the newspapers could ever have protrayed her as a comely ministering spirit. While she assailed him bitterly his eyes wandered to an oil painting of her father, Josh Hunter, the man who in his time could cause panic or prosperity with a nod of his head. In the sagacious brown eyes and the dominating chin he saw a resemblance between father and daughter. Simmons was not flustered. It took him back to the old days of general work on the paper—days when, at fifteen dollars a week, he went through every hardship to get a stick story. Besides, he reckoned his job as good as lost.

"I shall not try to apologize," he said. "There is no excuse for me—that is to say, being a woman, you would not appreciate my predicament. It was simply a matter of being hammered to a pulp by two athletes in the prime of condition. I make no claims to physical prowess, so I got out the best way I could. Certainly it was neither honorable nor brave. I am truly sorry, Miss Hunter, if it has caused you any annoyance; but"—he shrugged his shoulders—"there you are!"

Though she prided herself on being a business woman, Caroline Hunter found herself at a loss in dealing with this specimen of the male sex. He was indifferent, yet not unconcerned—apologetic, but not humble.

"What do you propose doing to—to help these men?" she asked testily. "Surely you owe them something?"

"I have thought of that, Miss Hunter; but a newspaper man's influence is limited to the results of his writing. I took up this cause of twenty-five-cent baseball in all sincerity, using the Larry Malone incident as a peg. I fully expected to get myself disliked by the management, but I surely had no intention of bringing trouble on Doyle and Bunts. Even now I can hardly think that President Fitch will dare send these stars to the Gophers. The fans are simply wild. I'll tell you something, Miss Hunter." The reporter's face colored with anticipation. Instinct prompted him to glance about for eavesdroppers. "I must pledge you to secrecy?"

It was a question. The settlement worker, mildly curious, promised.

"Well, then, only tonight a delegation of rooters came to our office. They want to

---

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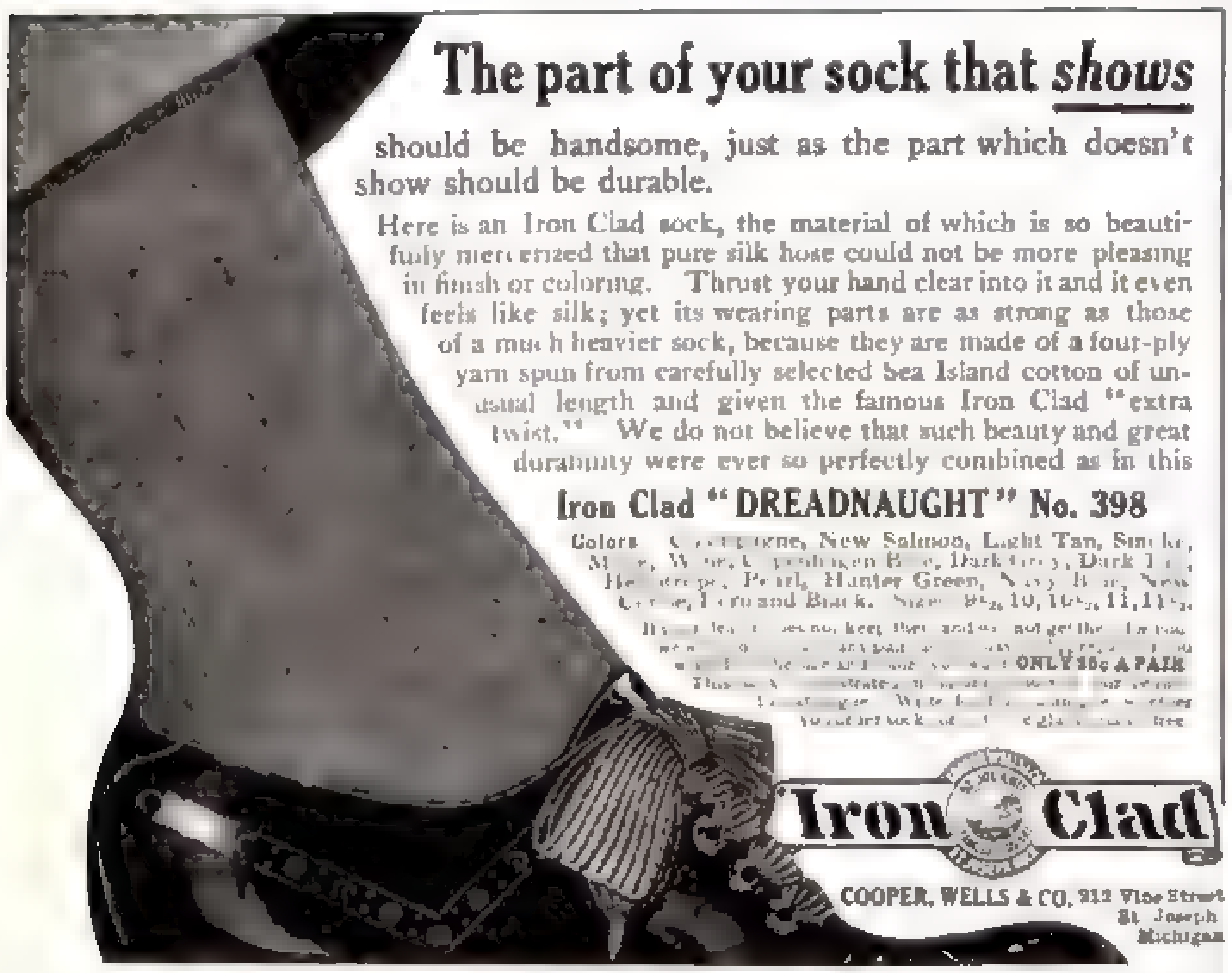

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make some kind of a demonstration on Saturday—that's the last game for Doyle and Bunts. The papers are to be signed on Monday when the Gophers come here for a five-game series. We talked over a lot of schemes and suddenly I thought of a crackerjack. What d'you suppose?"

Miss Hunter caught something of the reporter's enthusiasm.

"Well, my idea is for the fans to keep absolute silence—d'you see? Not a cheer, not a handclap. Isn't that a peach? It'll show th' management just what the public thinks. And, Miss Hunter, I shouldn't be surprised but what old Fitch and the rest of them'll back water. You ought t'see this game; it's going to be some demonstration—believe me—if they can go through with it."

The rich settlement worker smiled.

"I've never seen a baseball game in my life, Mr.—er—Mr. ——"

"Simmons."

"If Larry is strong enough I'll take him up—poor boy, he is miserable because Bunts and Doyle are leaving the Pioneers. He can talk of nothing else. However, Mr. Simmons, I have small faith in your demonstration. Now, see here." She tapped her pencil peremptorily on the table. "You must find out for me who the stockholders of the Pioneers are. I am convinced that the only way to accomplish anything is through them. I think you should take this—assignment, I believe you call it. Hicks, Murphy & Hicks are my attorneys. They may be able to help you. Here is a card to them."

Simmons tucked away the card thoughtfully. "It will not be an easy job," he reflected. "For some reason or other baseball clubs do not care to have the names of their stockholders made public. The Pioneers are not incorporated in this state. They're like the trusts, Miss Hunter; in fact, baseball is a big trust. I dare say right now that the Interstate Exhibition Company owns stock in half a dozen other clubs. They ——"

"Interstate Exhibition Company!" exclaimed the heiress in startled tones.

"Why, yes," answered Simmons; "that's the name the Pioneers are incorporated under. It's often done." He was puzzled at her abrupt and keen interest.

She was about to say more, but checked herself. Fervently she shook hands with him and smiled benignly.

"Mr. Simmons," she averred, "you've done more good than you know of. And—maybe I'll have a scoop—is that it?—for you very soon. Good night."

In certain regions of savage Africa the natives can communicate intelligence for hundreds of miles with miraculous speed and in a manner unexplained by exploring scientists. They do not need wireless. Neither did the thirty thousand friends of Steve Doyle and Dan Bunts—the thirty thousand who were seated or standing when "Batteries for Today" were announced and McNabb's Pioneers prepared to take the field.

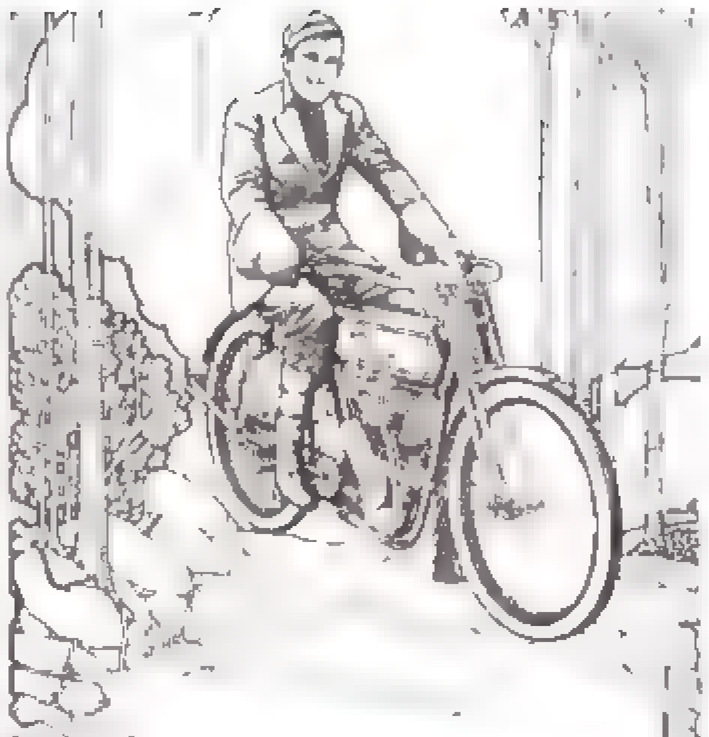
The umpire blinked at the silent reception of his oratory, usually the tocsin for a mighty bowl and hum. He came close and scanned the press box for some explanation, but the reporters evaded his inquiry. During practice there was more or less of the customary noise, shuffling of feet, crowding, exclamations, and the players had observed nothing untoward. It was then that the committee of one hundred fans accomplished their final missionary work, distributing handbills, black-bordered: "A Testimonial to Steve Doyle and Dan Bunts: Do not cheer or applaud in any way at this game."

For two days the members of this committee—clergymen, barbers, saloonkeepers, lawyers, butchers, men of every vocation—had forsaken all other duties to devote their time to canvassing the city's fandom. Forming a gauntlet outside the various gates, they had further tipped the conspiracy. The "bagging" of Julius Cæsar transpired no more secretively or effectively.

There were two points of particular interest for the spectators: the Hunter automobile, just outside the rightfield ropes, which contained the settlement worker, the crippled boy and the reporter; and Box Fourteen, reserved for President Fitch—this was empty.

"Cold feet; he's wise, the coward—lost his nerve!" was muttered from one to another on the grandstand. In the bleachers the language was more trenchant.

McNabb, too, was irritated over the absence of president and secretary. He



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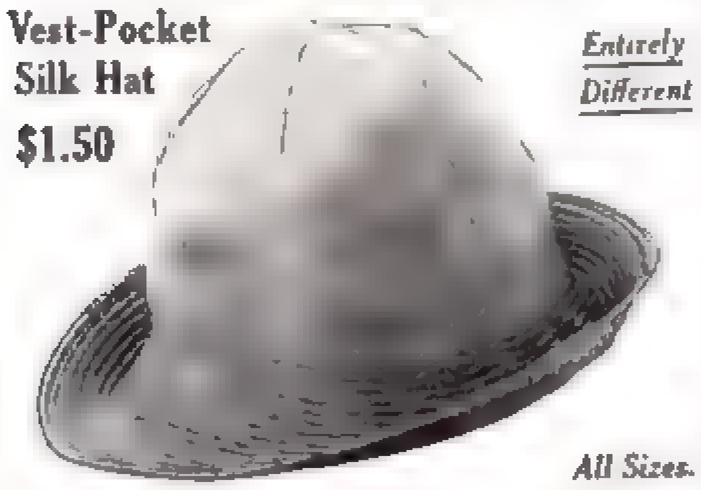

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had quickly sized up the situation and he recoiled at being the lone "goat." Standing in front of the players' bench, his gorge rose and his cheeks flamed. His blue eyes were two violets in a bucket of blood. He took one menacing step toward Doyle and Bunts, but only one. Mr. Doyle's countenance was dismaying as he mumbled to Bunts out of the corner of his mouth. The other players crowded to the end of the bench. The two victims looked as though they could—and wanted to—clean up the whole team.

McNabb employed his energy in gripping a bat and megaphoning to his battery—Plummer, a tall, well-favored right-hand pitcher, and the Dutchman backstop, Schwartz. In subtle fashion he tried to belittle the bench warming stars with such expressions as "You've got everything, boys! Don't mind the blankety-blank bugs. Nobody c'n make any trouble for my club!" Doyle emitted a low, savage growl. McNabb heard it.

"You're workin' f'r me—not the fans," he nagged. "They'll be pullin' fer yuh in a minute."

And now began the most eccentric battle ever seen on a ballfield—the players striving to disrupt the conspiracy with daring feats, the fans trying to strangle their emotions. The very heavens stood still. Old Sol flickered as though he might go out. The venders of peanuts, popcorn and soft drinks gradually hushed their raucous calls. One defiant youth was chucked over the bleacher fence; another was rolled down an aisle, his merchandise wrecked.

For all the noise, beyond coaching, there might as well have been empty seats. The silence was frightful, ominous and disconcerting to the players.

"If I were you," advised Manager Nichols, of the Prunes, to McNabb, "I'd send for more cops. If this mob ever breaks loose they're likely to put both clubs out of business. This beats anything I ever saw!"

"I attended to that," snapped McNabb. "There'll be a dozen mounted ones here directly. Ginger up your men—that's all you got to do. We'll break this up. They can't hold out much longer. That fat guy over in the box'll croak pretty soon." He pointed to an apoplectic rooter, purple of face, whose friends were undoing his collar.

It was the third inning, with three on bases and two out for the Pioneers, Nichols' men being a run to the good. Leftfielder Trenchard, a .370 clouter, came to bat. As he toed the plate twelve mounted policemen, the sheen of their sleek chargers glinting in the sun, trotted in and, soldier-fashion, took stations. Instantly they lent confidence to the players. What of the mob now! Sympathy for Doyle and Bunts? Yes. But how about bread and butter? Let the fans choke to death!

"Oh, you Trench, boy; slam 'er out!" howled McNabb from the third-base line.

"Don't skip any cushions!" bawled Foghorn Schwartz, coaching off first.

McNabb took a look at the fat man. He was bending forward, his fingernails denting the box gate. A peanut seller was holding ice on his head. This was only an incident. The whole arena was an inferno of repressed emotion. Strangers grappled each other's hands. Strong men clasped their temples as though tortured with neuralgia. Long-drawn "Ah—ah—ahs!" of agony, moans, whimpers, whines and groans escaped from thirty thousand throats.

"Bang!"

The tarnished white ball shot out on a line well inside first base, going directly for Larry Malone. The urchin seized the settlement worker's arm.

"Fall down, you slob! Break y'r leg, you mutt!" he cried, mastering his shrill voice. "It's a homer—a homer—a hom——"

What! *What!* WHAT!

The umpire was waving back the runners. "Foul ball!" he said.

Before McNabb could reach the arbiter to tramp on his toes, a crash and a cry echoed from the centerfield bleachers. An ice-wagon driver had, in his frenzy, smashed an undertaker on the jaw, knocking him senseless. While the unfortunate fan was being carried away, McNabb railed at the umpire; and for once the spectators could get the full purport.

"You dip!—you yegg!—you second-story crook! No wonder your brother's in prison. They say you welshed on him; now I know it's right. You been saying

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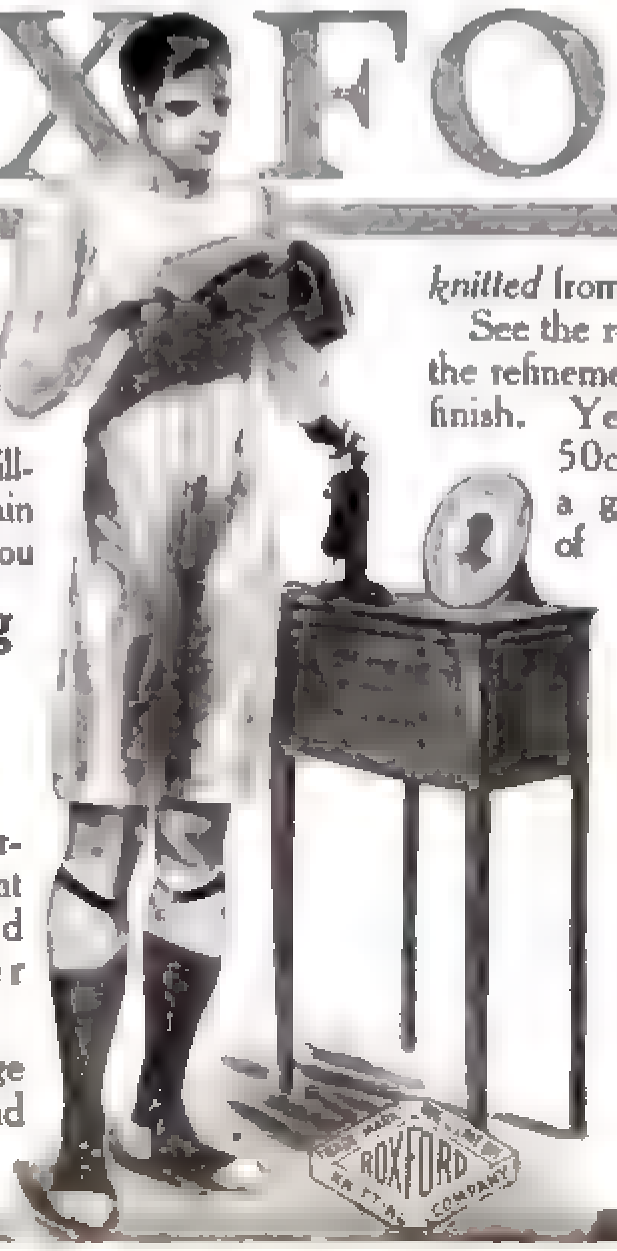

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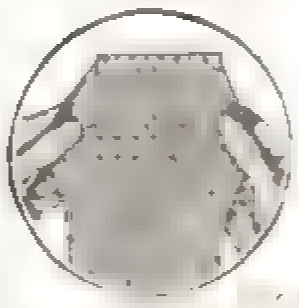

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I'll finish in the second division, eh? Well, when I am you'll be in stripes!"

"Get t' th' bench!" shouted the ump, "or I'll set you back ten days. Can't pull that bluff stuff on me! Why don't yuh pay f'r your wife's dresses! T' th' bench!"

Each suddenly realized that he was "showing up" the other in the hearing of thirty thousand people, giving away inside tricks of the trade. Fans were attentive to catch every word. It was something to remember and talk about—a novel treat.

Casting his eyes upon the multitude, the umpire began to tremble. Rather had he heard the daily howl and threats than the gurgles and gulps of men whose contorted features proclaimed them assassins. Walking over to his confrère at the pitcher's box, he said:

"Give McNabb all the close ones. Take no chances. If the mob starts anything run for the home bench and beat it under the stand."

McNabb swung a hopeful glare about. Here and there he saw half-guilty grins, but the silence held. Baseball, the nation's safety valve, was plugged, and plugged tight.

"I'll get 'em yet—blank 'em!" he gritted.

Reporter Simmons, alone of that harrowed multitude, wore a calm countenance. In the constant tapping of his foot and pulling out of his watch he betrayed anxiety of some sort, but he gave little heed to the game. Once he drew cautiously from an inside pocket a proof page of the Star's evening edition and gave Miss Hunter a peep.

"They're taking them off the press now," he whispered. "They can get here in half an hour. Sacred stars and stripes! I hope nothing happens!"

"So do I hope!" she replied briefly. The settlement worker breathed spasmodically, almost as excited as Larry, who was doing his best to explain the game.

In the sixth, McNabb had a chance to tie up the score, with a brace of runners on and none out. Pitcher Plummer, a notoriously weak hitter, followed; and on every lip one could read the words:

"Oh, why don't he send in Dan Bunts!"

The cripple in the automobile wrung his hands in grief and covered his eyes. "No use, Miss Car'line. It's all over. This boob couldn't hit de gashouse wit' a door-mat. Oh, my—gee!—look at him!—swings like a ferryboat!"

And so he did.

Shortstop Tanner, leader-off in the batting order, nervous from McNabb's shrilling, popped a foul, and the burden fell upon the green rightfielder, Hank Myres. As he strode to the plate a murmur of comment trickled over the grandstand and all eyes gazed at the left corner, back of third base, where always were located a score of thirty-second-degree rooters, led by Ethan Edwin Ball, potentate of the order. Rooter Ball had discovered the raw outfielder in a minor league and his influence had put him on the team. It was the lad's great opportunity of the game and his nervous, spectacled discoverer gave every indication of mortal collapse. Intimates had urged him not to witness this demonstration, fearing he would succumb. His next-door neighbor, Doctor Flagg, sat in the adjoining seat and at intervals put the stethoscope to his chest.

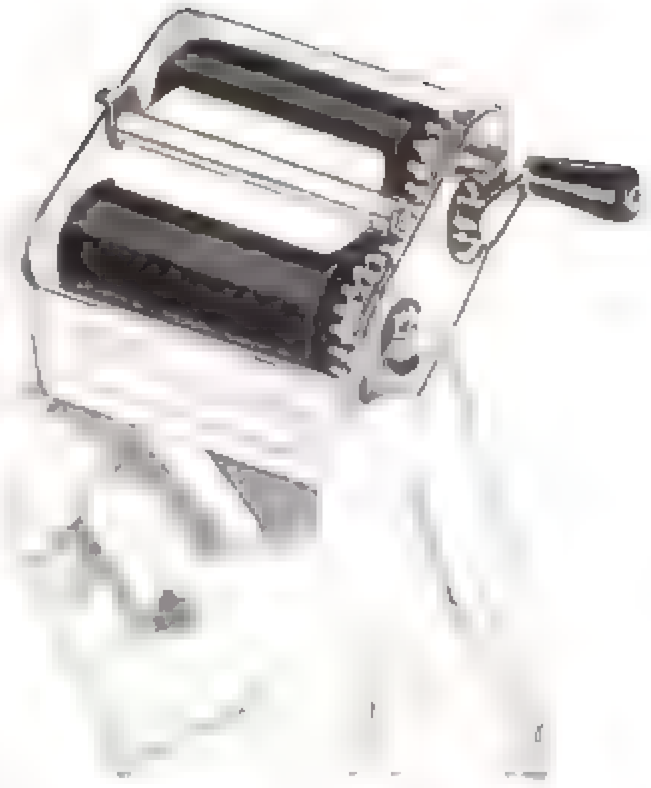
"Breathe natural, Ethan," he now pleaded. "Take it easy. Don't look; I'll tell you what he does."

Ball's chest sank in. Weak, hollow groans tickled his Adam's apple, but he was game; and when Hank Myres poled a three-bagger the delirious man bit his tongue until it bled.

Unfortunately for the conspirators, the home team played such brilliant ball as to give them a two-run advantage—and the convulsions became more and more violent. Human endurance could stand little more; but these were stern and loyal fans, loyal to Doyle and Bunts. When Fielder Trenchard, in the eighth, made an astonishing catch, robbing the enemy of three tallies, it seemed that the grandstand would surely give way. The outbreak started with a wizened, clean-shaven clergyman, who threw up both hands and croaked, somewhat like a bullfrog. A dozen hands reached to strangle him. Spartan methods were necessary and a burly cabdriver grasped his scrawny neck.

"Now you jist root once more!" He tightened his grip.

"Leggo!—leggo!" gasped the miserable dominie. "I wasn't ch-cheering. I swallowed m-my cigar!"



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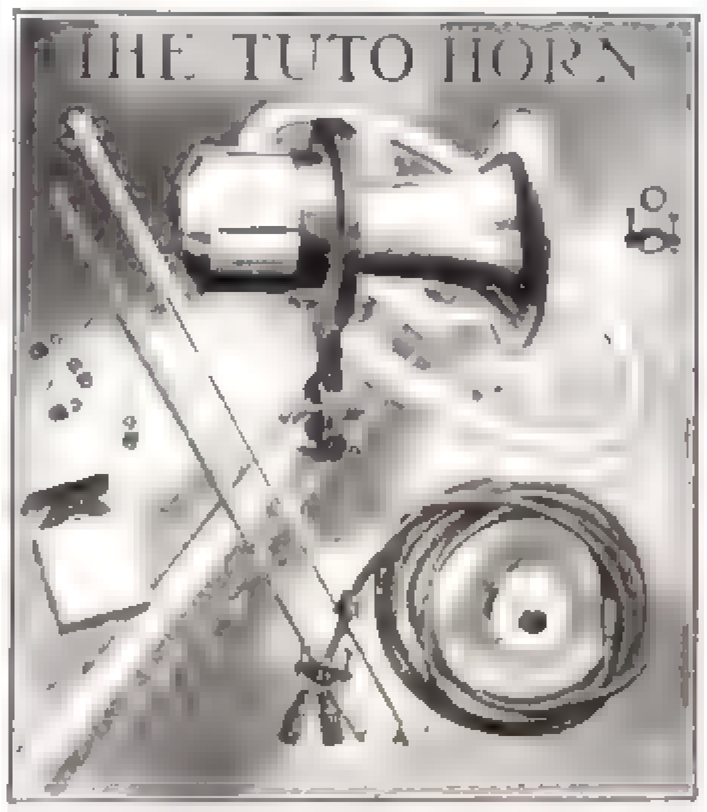

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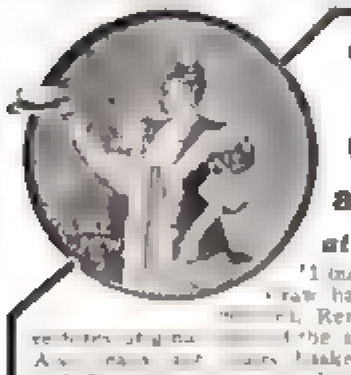

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"Did, eh?" threatened the cabdriver. "Well, take mighty good care yuh keep it down."

From row to row passed the word, as hundreds scowled at the nauseated, yellowed face:

"What's th' matter with that guy?"

"Swallowed his cigar—th' rube!"

Reporter Simmons was growing very fidgety, twining and untwining his fingers and muttering:

"The guerrillas—the guerrillas; they've got to come soon. Come on, Joe; hustle 'em ——"

He explained to the smiling Miss Hunter: "That's what we call them—the circulation huskies. Bannon's their boss, no chance of his falling down. But they ought to be here now—five-fifteen. They must get here!" For the second time he drew forth the proof page, with its extravagant headlines, discussing them with the settlement worker.

The ferret eyes of Larry Malone, roving about the field, espied a white bundle flung over the centerfield fence, plump among the bleacherites.

"Hey, Simmons!" he interrupted. "What's comin' off over dere?"

"They're here! They're here!" screeched Simmons, leaping to his feet and waving his hat, until the surrounding automobilists thought he had gone daft.

Bundles of the Evening Star were coming over at all points now. It was the beginning of the ninth inning, with one of the enemy down and victory in sight. McNabb watched the strange sight from in front of the bench; saw the papers scattered in a snowstorm of print; heard the gathering thunder, that sounded like the roar and crackle of a forest fire; and when the volcano broke forth in all its fury he started for the underground passage.

Plump! There fell at his feet a parcel of newspapers, face up. The manager dropped to his knees. So did Steve Doyle and Dan Bunts. Ravenously they grabbed copies from McNabb. As the tempest raged louder and louder they read these headlines:

"Pioneer directors vote to restore quarter seats! Deal off with Gophers for Doyle and Bunts! Caroline Hunter found to be real owner of club!"

Though a wall of fans pressed against them, Barney McNabb seized Big Steve by the shoulders and looked him square in the eyes. "Ferget it, Steve!" he ordered. "I c'n see by y'r face you weren't wise. It's all right—ferget it!" And they disappeared through the underground door.

Robbed of their prey, thousands of crazy rooters remained to march around the field singing pæans, dancing, turning somersaults and cheering the names of Bunts and Doyle. Others kept their seats, devouring line by line the wonderful news.

"Listen, Larry." Miss Hunter's cheeks were flushed with superlative joy. "I can explain it to you in a minute. You see, I knew that I owned fifty-one per cent of the Interstate Exhibition Company—my father bought it many years ago; but I had no idea that this company meant the Pioneers until Mr. Simmons told me. My lawyers attended to the business and I—I just took the profits. Mr. Simmons deserves all the credit, Larry."

The boy's narrow face wrinkled in perplexity. "An' you could 'a' seen de Pioneers all dis time fer nuttin'?" Miss Hunter nodded and laughed buoyantly. Pale from exhaustion, the gamin leaned back on the soft cushions.

"Gee!" he sighed.

Chinese Puzzles

MEMBERS of the latest Hague peace tribunal are wondering yet whether one of the delegates from China was having fun with them or really wanted to know when he asked these questions:

"I have listened to your discussion as to what constitutes a state of war. Will you learned gentlemen kindly tell me whether you consider a state of war exists when the armies of several foreign countries are landed in another country, march to the capital of that country, climb its walls, enter all its sacred places, and not only kill its inhabitants but loot its palaces and temples?"

While the delegates were considering this question he asked: "What is the situation when one country declares war on another country and the other country won't fight?"

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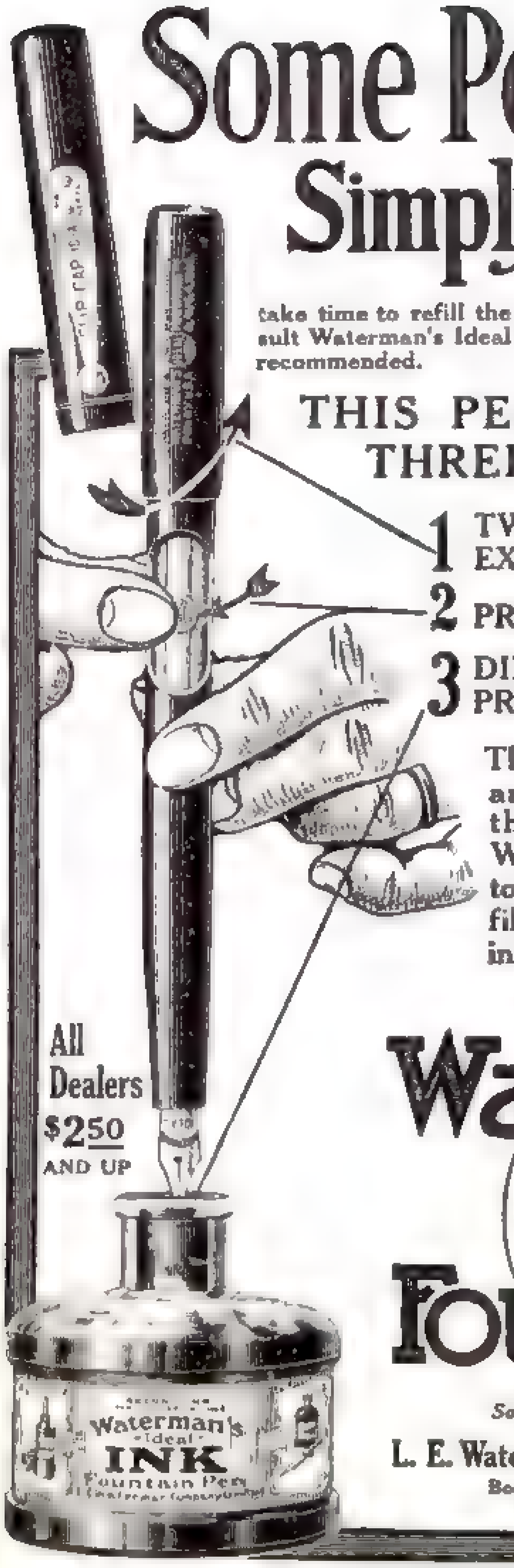

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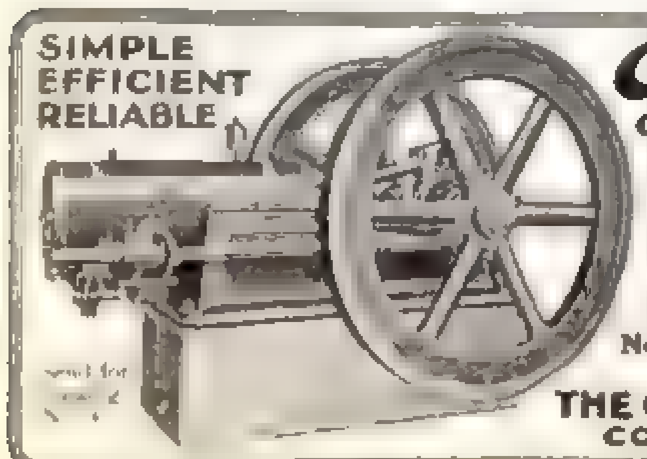

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SENSE AND NONSENSE

Aunt Cindy's Change of Heart

CONGRESSMAN HUMPHREYS, of Mississippi, sometimes points an argument with a characteristic story of human nature—white and black. In a committee meeting recently he vividly portrayed the change in mind of a consumer who had become a manufacturer.

"My brother, Doctor Humphreys, of Greenwood, was walking down the street one morning. As he reached the corner he met Aunt Cindy, the family cook; she had a brickbat in her hand and was shaking a large black fist at a rapidly moving automobile down the street.

"'What's the matter, Aunt Cindy?' he asked.

"'Matter!' exclaimed Aunt Cindy, her usually smiling fat face distorted with anger and indignation. 'Here I is, a 'spectable married 'oman, crossing of de street, not saying a word to nobody; and 'long comes dat er ahtomobel and scares me plumb to death! I's got jes as much right on dat crossing as he has! If dat pore white trash comes back here agin I'll bus' him open with dis 'ere brickbat!'

"Aunt Cindy paused for breath, while the doctor smiled.

"'Come on with me and forget all about it. Miss Fanny just telephoned to send you right back down home—some company came in for dinner and she wants you right away.'

"'Huh! How's I goin' to git down thar right away?' asked Cindy, gazing down at her ample proportions and dropping the brickbat.

"'My car is across the street, there; I'll take you down in five minutes,' the doctor said.

"Aunt Cindy followed the doctor and laboriously climbed into the tonneau, sitting on the extreme edge of the seat and looking straight ahead. It was her first automobile ride.

"As the car gained speed, Cindy sat back farther and farther until, with a smile of satisfaction, she was comfortably resting against the cushions.

"A negro was seen crossing the street a block or so in front. Honk! Honk! cried the doctor's horn; and again: Honk! Honk! Cindy leaned forward, gazing scornfully at the unheeding pedestrian.

"'Run over de fool nigger!' she exclaimed to the doctor. 'He's got no business in de road!'"

That Settled It

SOME years ago, Dr. James B. Angell, at that time president of Michigan University, while traveling through a prosperous farming community in western Ohio, was attracted by a square brick building set solidly on a hilltop and surmounted by an aggressive cupola.

Drawing rein at a neighboring farmhouse, he inquired what the building might be.

"That there building," drawled the farmer, "is Highgate University."

"Impossible!" exclaimed Doctor Angell. "You must be mistaken; that surely cannot be a university!"

"Yes, it can," asserted the Buckeye calmly. "I know it is, because I am one of its alma maters."

The Old Man's Business

A FEW years ago a well-bred young man came from a large Southern city to a Middle-Western city to reside. On account of his good manners, good appearance and apparent refinement, through influential friends he took a position in the best society in the community, afterward marrying the daughter of one of its wealthy and prominent citizens. One of his acquaintances, however, journeyed back to his home city and returned with the information that, though the young man's family was eminently respectable, his father was only a sexton or caretaker in a cemetery, in spite of the young man's attempt to throw out the impression continually of having money and family behind him. On being questioned one day by a maliciously curious person as to his father's business, he complacently replied:

"Why, he's a Southern planter!"

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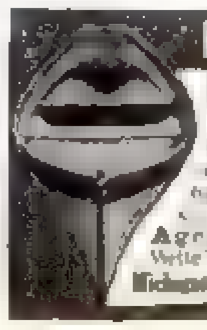

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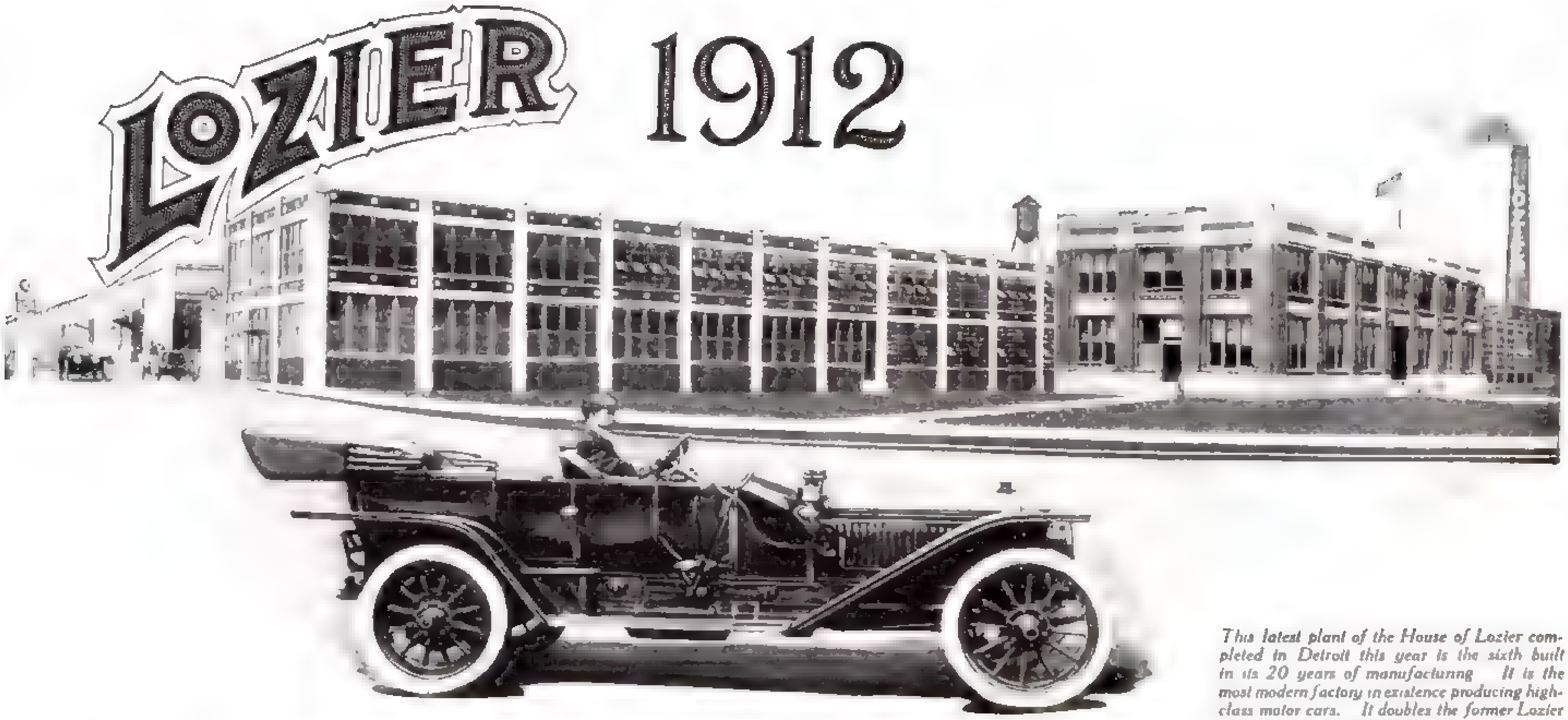

This latest plant of the House of Lozier completed in Detroit this year is the sixth built in its 20 years of manufacturing. It is the most modern factory in existence producing high-class motor cars. It doubles the former Lozier capacity at the Plattsburg, N. Y., plant.

This Car is the Triumph of 20 Years' Experience of the House of Lozier

The House of Lozier is probably the only organization now building automobiles which has the advantage of 20 years' manufacturing experience under the management of one set of men. It is today offering to discriminating buyers the 1912 Lozier as the culminating achievement of this trained organization.

The house of Lozier has the distinction of never having marketed a mechanical mistake. Eleven years ago 100 motor-propelled vehicles were built in the Toledo factory of the Lozier company and fitted with single-cylinder motors.

H. A. Lozier, founder of the House, was one of the American pioneers in the manufacture of bicycles and motor-propelled vehicles. Associated with him were his sons and young men of his selection whom he trained from the earliest days of the organization in the Lozier principles of business integrity and the Lozier purpose to excel in manufacturing.

House in Second Generation

The succession passed to the second generation, but the same assistants and advisors selected by the founder of the House remain to assist in guiding its destiny.

The President, Vice-President, Treasurer, Chief Engineer, Sales Manager and other leading officials who are today shaping the policies of the House of Lozier, have served the company from its beginning and through the many years of its existence — still giving to it the benefit of their ripened experience.

Other heads of important departments and many of the most skilled mechanics have served the House a decade or more. Planning, building and selling Lozier cars is the life-work of these men and its success their ambition.

Organization Unrivalled

The Lozier car of today is the result of the loyalty, team-work and skill of this trained manufacturing organization. Its efficiency is without parallel among automobile builders.

Horan in Lozier 6-cylinder winning 1910 Atlanta Grand Prize. 250-mile American Speedway Record

Talk With Men Who Know

The Lozier car has won its position of admitted supremacy because it has always had right engineering ideas behind it. It has embodied, from the first, those principles of design, those details of finish, those qualities of power, speed and safety which appeal to discriminating buyers.

Radical changes in design have never been made; for the Lozier designers looked far ahead. They anticipated — as far back as 1896, many features which are now being adopted generally.

The Lozier was the first American stock car equipped with fore-doors and the now universally used Bosch magneto. From the very beginning Lozier cars were built with 36-inch wheels, long wheel base, double ignition system, ball bearings and nickel steel axles — features which have become standard.

Lozier was among the first to build six-cylinder cars, to employ the multiple disc clutch, four-speed selective transmission, ball bearing crank shaft and other desirable features not yet found or only now being introduced on other high-class cars.

Time and again Lozier principles, which other makers at first questioned, have later become the accepted motor practice.

As a result, Lozier is today the car to satisfy the *man who knows* — the man who has driven many cars. Such men are quick to recognize that in this car you get as near perfection as the present art of motor building permits.

You get *safety* — we guarantee that you can't break a Lozier under any driving conditions that a human being can stand, anywhere on any kind of road.

You get absolute *dependability*; of all the Lozier owners taking their cars to Europe last year, none had to open the box of repair parts.

You get *speed*; our victories and successful finishes in all the big events of recent years prove Lozier speed and consistency. You get comfort, elegance, *quality* — that quality which has always gone into every product of the house of Lozier.

To sum it all up — in owning a Lozier car you get the satisfaction of feeling that no one whom you meet at the club, the seashore, in the mountains, on the boulevard, or on the road has a car as high-class as your own — no one except the other Lozier owners.

Pioneer Builders of Motors

Sixteen years ago the House of Lozier began the manufacture of gasoline motors for yachts and launches. It was among the first in America to manufacture motors of this type, the same type of internal combustion motors used in automobiles today. Lozier gasoline engines and launches have been sold in every civilized country on the globe.

The celebrated Cleveland Bicycle was another product of the House of Lozier which made its name famous throughout the world.

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Our latest plant — the magnificent new Lozier factory in Detroit — embodies all that we have learned about factory building in two generations of manufacturing. This plant — the sixth that we have built — is the last word in automobile factory construction.

Designed and erected expressly for the manufacture of high-class motor cars, it is equipped with the best and the most modern machinery — all new and much of it specially designed. Here in this new factory we are building — practically from the raw material — one thousand 1912 Lozier cars, the triumph of 20 years of manufacturing experience of the House of Lozier.

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Eat it on bread or crackers like jam, jelly or cheese. For lunches, snacks, party sandwiches and children's "pieces," [illegible]

Try a 15c (airless-sealed) glass jar today.

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NOTE COMPACT CONSTRUCTION OF DYNAMO AND COMPARATIVE SIZE

OUR CANADIAN COUSINS

(Continued from Page 5)

upon the manager and accountant—though this is in no sense offensive to either. This person is put there merely as an extra precaution.

Every week the board of directors meets. They are supposed to go over the bank's business with the strictest care. As a matter of fact, of course, they generally take the manager's word for it, since they cannot by any possibility know as much as he does about the bank's business. If the manager is not accurate or honest in his statements there is the accountant to correct him; and if these two confederate, then there is the third person as a safeguard upon them both.

It is thus that the assets are guarded from any conspiracy by a plunging manager and borrower. Yet even this careful arrangement has not always succeeded. Three or four Canadian banks have gone down before just such evils. Their number, however, has been few as compared with similar American bank lootings and failures.

The Canadian banknotes must be redeemed by the bank that issued them, and redeemed in real money—that is, in gold or in the Dominion notes, which is the term used for the notes issued by the Government. These Dominion notes, which are legal tender and themselves redeemable in gold by the Government, and which therefore are real money, are issued in bills of very large denominations—excepting, curiously enough, the smaller bills, from one dollar up to five dollars.

Consider now this process of redeeming these Canadian banknotes. And here is the root of the "daily test" which gives the people their rare confidence in Canadian currency.

Let us say that my hotel in Ottawa deposits with its bank at the end of the day's business the banknotes it receives from the hotel's guests in payment of their bills. These notes are from many different Canadian banks. The hotel's bank sorts all these notes out, putting each bank's notes in a separate pile.

Keeping Money on the Move

Its own notes it keeps and next morning pays them out again to the hotel and its other customers who draw on their deposits; for every bank, of course, wants to keep its own notes in circulation. When its notes are out the bank is earning money; when they are in, though the Canadian bank is not losing any money on them, as would be the case with our heavily burdened American banknotes, yet the Canadian bank is not making any money on them.

So, if you draw any money from a Canadian bank you always get the notes of that bank and no others.

The notes of other banks which the hotel's bank receive are sent to a clearing house, if there is one in the place—of course, in the larger towns and cities there always is a local clearing house. Remember now that all the banks—or branches, for all this business is done by branches—are doing precisely the same thing that the hotel's bank is doing.

While the hotel's bank is sending to the clearing house the notes of all other banks, these other banks are sending to the clearing house the notes of the hotel's bank that they received. At the clearing house, of course, the notes of these various banks are set off, one against the other; so that only a part, and usually a very small part, needs to be redeemed.

The amount of all these banks' notes that remains after setting them off one against the other is sent to the nearest of the seven cities which the Canadian law designates as the places where the notes of all these banks must be redeemed. At the redemption offices in these "redemption cities" they are again set off one against the other and each bank redeems such of its bills as remain—that is, actual legal tender money—Dominion notes or gold—is sent to the bank which sent in these notes and paid by the bank which issued them.

And this redemption money—Dominion notes or gold—is placed by the bank that receives it in its reserve.

So you see by this process every Canadian bank is trying to put out and keep in circulation its own notes, and at the same

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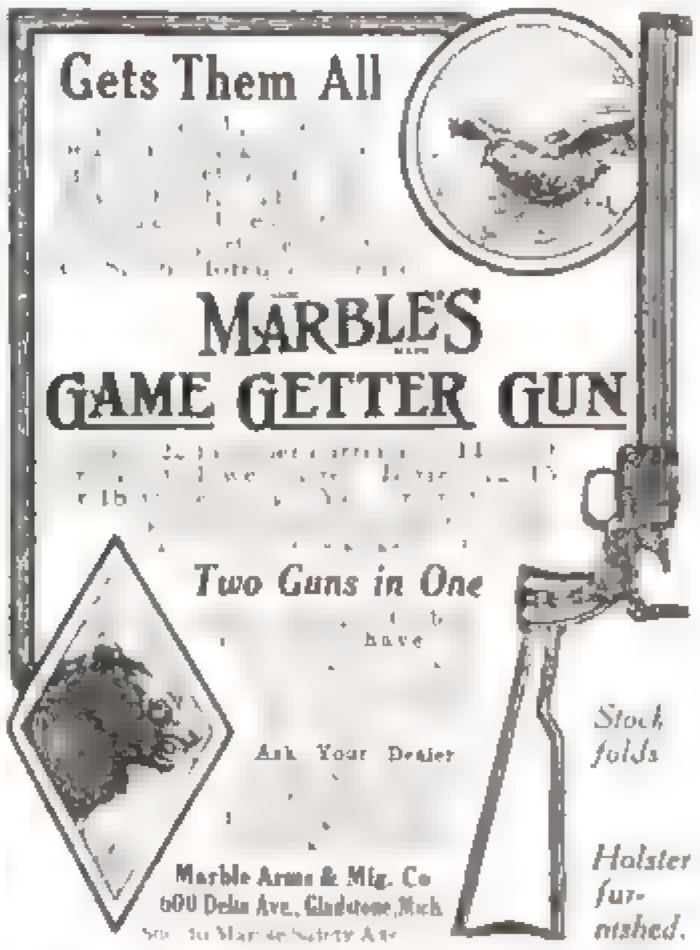

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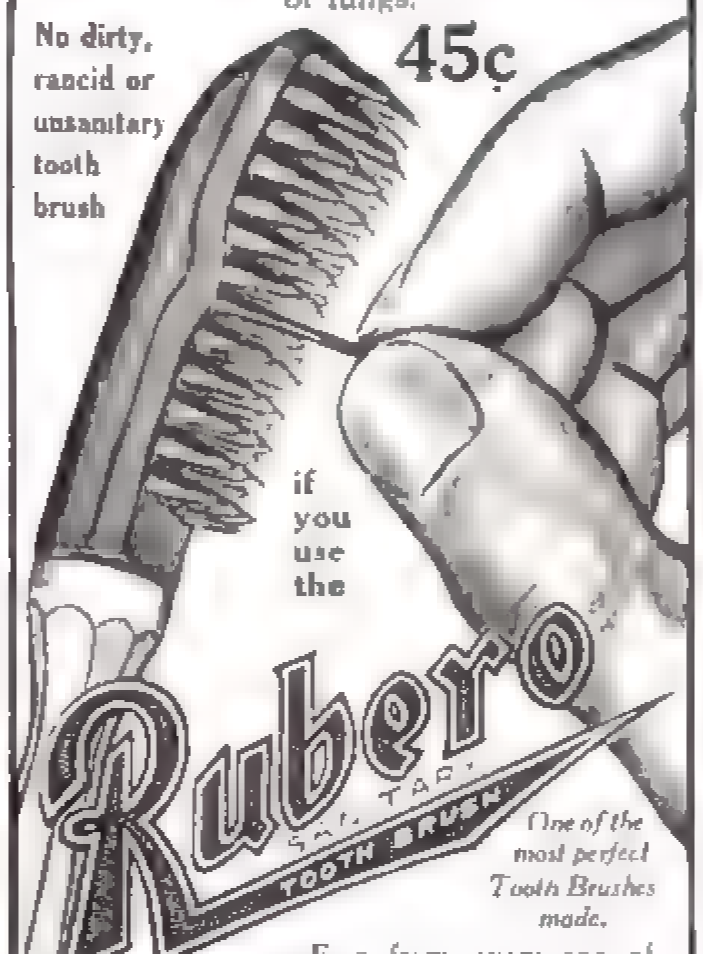

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time trying to get into its vaults as much redemption money—Dominion notes or gold—as it possibly can. Thus, working like an automatic machine, inflation is prevented on the one hand and abundant currency is issued on the other hand.

So we see how it is that, when money is not needed in Canada, those who are using the currency return it to the banks in the form of deposits; and when it is needed it goes out in the form of loans. A practical illustration will appear when we consider the movement of Canadian currency in the transportation of crops.

Another curious and, what seems to us an astonishing thing, is that there is no Government inspection of banks in Canada. There are no such things as bank examiners.

Not only does the bank retain and use its own capital—not only does it issue to the people banknotes, which are the people's money, dollar for dollar, to the amount of that capital—not only are those banknotes unsecured except by the assets of the bank, the five per cent Government reserve and the double liability of stockholders—not only does it cost the bank nothing at all to issue those banknotes to the people, except the cost of printing—not only are the banks not required by law to have a reserve—not only may they use their own capital but also the deposits of their customers in making their loans and investing in "securities," but, in addition to all this, no bank examiner ever bothers them. There is literally no governmental bank inspection in Canada.

"Why should it shock you?" said a member of the Government. "There are no bank examiners in England. There is no Government inspection in the mother country. Yet, do you not constantly refer to the money system of England as the safest in the world? Why is it safe? Just because it is based on human nature. In England the stockholders themselves see to it that their banks are examined.

"Every year they employ an expert accountant—a professional who goes through that bank as your bank examiners never would or could do. He does not owe his employment to the influence of some senator or Congressman, or any politician. He is a professional accountant, employed to see that everything is all right—and employed by those most concerned in the bank's soundness. If anything is wrong you may be sure that it will be exposed immediately. Why? Just because the persons most directly interested have employed him for that very purpose."

A New Demand for Inspection

The Canadians think that they have improved on this English method. Each bank has an inspection service and the inspector constantly is inspecting the branches. The inspector drops in at the most unexpected times. And he inspects. This, taken in connection with the intimate knowledge which the banks have of one another and the rigid watchfulness of the bankers' association, which already is a semiofficial body, is in Canadian opinion a greater safeguard than any Government inspection possibly could be.

Nevertheless, the recent failure of the Farmers' Bank in Toronto has turned the serious attention of the Government to some kind of official bank inspection in Canada; and it should be noted here that the men who caused the failure of the Farmers' Bank in Toronto were dealt with summarily. Already one is in prison, another is a fugitive from justice and others are under indictment. From all I hear, even the stockholders are feeling very blue.

You think and I think, as every one thinks, that it is a pretty free and easy system that the Canadians have; but one thing is very certain—if anything goes wrong they administer justice with a speed and remorselessness that to us Americans would seem barbarous. Before we would have time to send flowers to an indicted financial criminal, in Canada that criminal is behind the bars and wearing stripes.

You see, too, how it is that in Canada money is plentiful when it is needed and not excessive when not needed, instead of, as with us, being plentiful when not needed and scarce when needed; how Canada is less liable to panics and runs on banks than we are. The American depositor, at the first sign of trouble, gets his money out because it really is money; our banks begin to "protect themselves" by calling in their loans.

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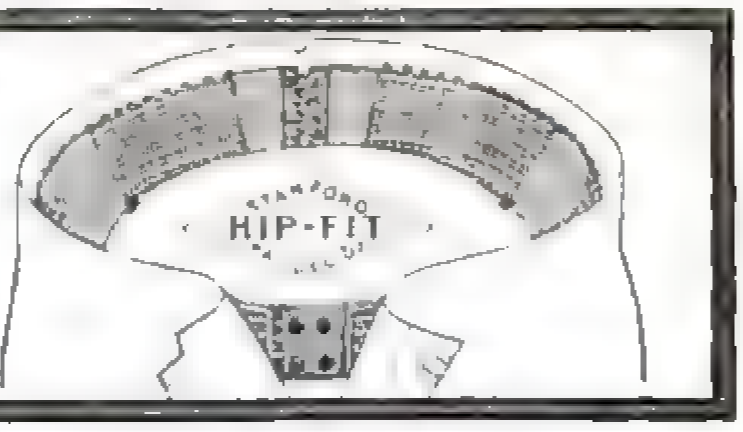

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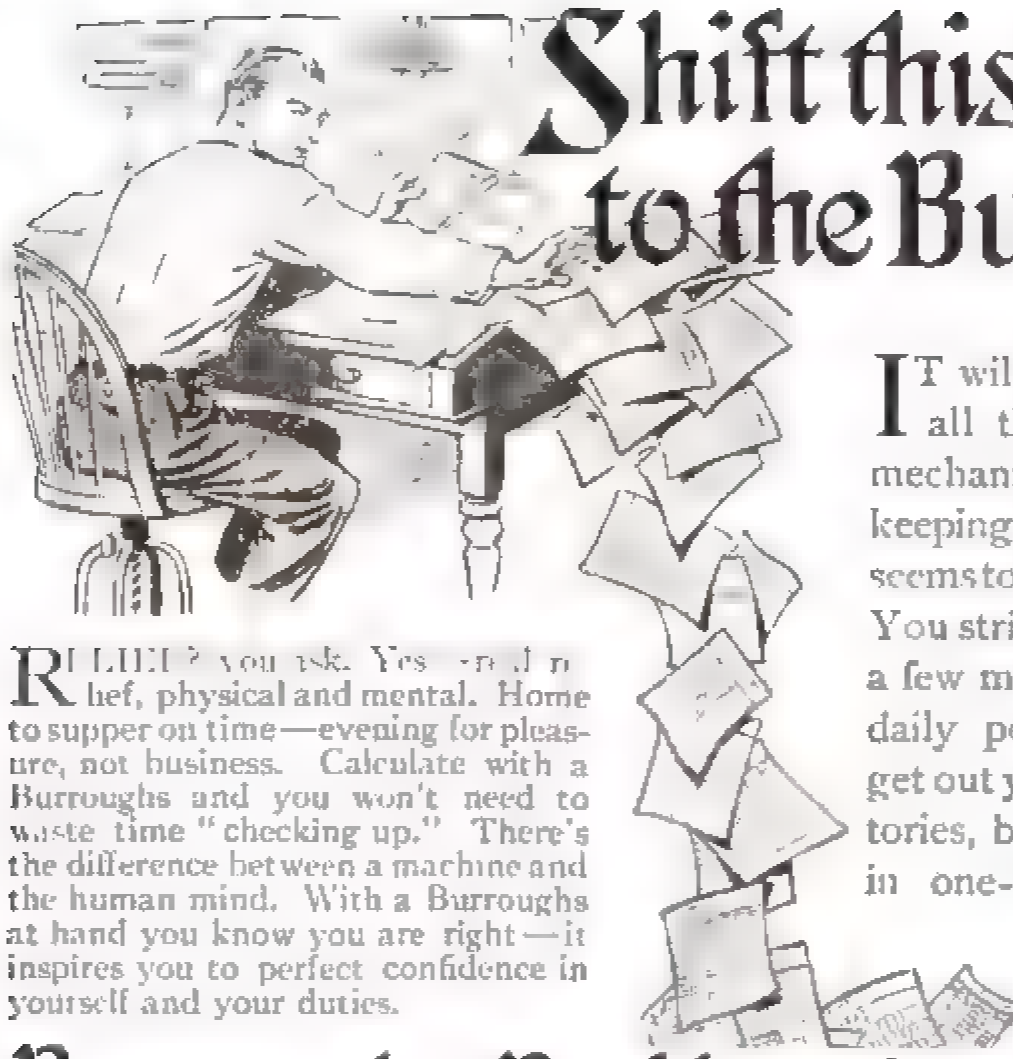

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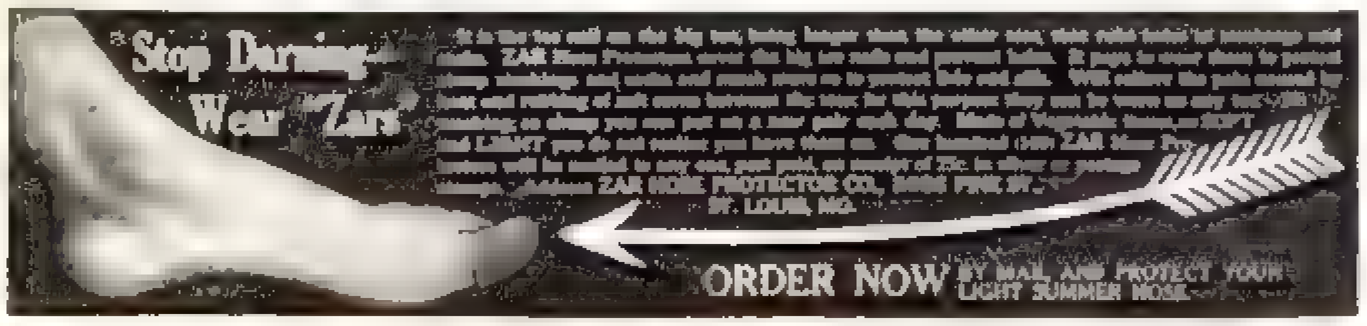
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The Canadian depositor has no such inducement. If he drew out his deposit he gets the bank's notes, which are nothing but a lien on its assets. Also, his business is bound up in the success of his bank as the success of his bank is bound up in his business. Both are in the same boat and neither will rock the boat.

Also, the bank itself does not try to get in and hoard its own notes. Why should it? They are untaxed and unsecured by bonds. The bank would not be stronger but weaker if it collected its notes. By putting out its own notes on loans it makes money with them. The more of its own notes it has on hand the less money it makes.

The notes of our banks, however, are highly secured. Therefore, in times of financial stress, fear makes our bankers get in as much money as they can on their loans; whereas the Canadian banks want to keep their notes out.

Take the crop-moving season. With us in the United States there is always a great strain and worry "to get money West to move the crops"; but in Canada there is no stress and worry. The Canadian banker does not have to draw on his reserves. He does not have to call in, for example, his Wall Street call loans.

On any other loan the Canadian bank merely issues its own notes. At this season currency is not needed nearly so badly in the manufacturing and other districts as it is in the farming districts; so it goes where it is needed quite automatically.

What happens in Canada when the crops are being moved? The crops, let us say, are being moved in Alberta, Manitoba and Saskatchewan.

Very well. The branch banks at Edmonton, Winnipeg, Calgary—and scores of other towns of lesser importance—inform the head office that about such a quantity of bills will be needed. The parent bank sends that amount of bills to the branch bank. So money is quite "easy."

The Money Always on the Spot

For the purpose of clearness on this point, you may be sure that the branch banks in all these country towns have plenty of cash. The farmer comes in with grain. He sells this grain to a graindealer or elevator man, or whoever he chooses. If the farmer wants cash the elevator man has it, because he has been able to get it from the branch bank.

It is just as easy for the Canadian graindealer to get loans from the branch bank in his town at the crop-moving season as it is for the manufacturer or wholesaler to get loans from the branches in his town at other seasons. The bank does not say to the graindealer, as so often happens in the United States, "I cannot loan you anything—or at least not much—because money is so tight." For, on account of the reasons I have given, money is never "tight" in Canada.

And the branch bank and the parent bank are in daily touch; so, as a matter of fact, very little cash is necessary. Whatever the cash required, however, it is always on the spot.

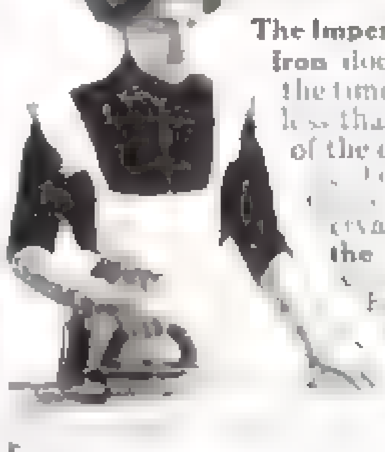
So you see how the Canadian banking and currency system works and what it is. And it is being strengthened where weak points develop. Already, on account of the recent failure of the Farmers' Bank in Toronto, there is an agitation for Government inspection.

I think that inspection by the Dominion Government will not be granted. Already there is on foot a novel and most commonsense idea, advocated by Professor Shortt and others, that, though there must be inspection, yet it had better be left to the bankers themselves—much on the theory of the Chinese, that if the bankers are set to watching one another the result will be better than if the Government is set to watch them.

So I think it likely that a bank inspection in Canada will be established; but this will be placed in the hands of the Bankers' Association of Canada, which already is, as I have said, a semiofficial body.

The upshot of the whole business is that we Americans have very much to learn from the Canadian system of banking and currency, based on faith in human nature. And the Canadians have a good deal to learn from us, who have based our idea of a dollar as "good as gold" on a distrust of everybody.

Editor's Note—This is the first of a series of articles on Canada by Mr. Beveridge. The second will appear in an early number.



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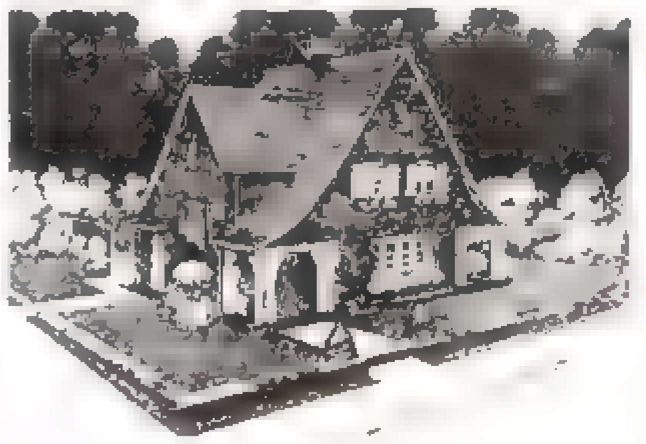

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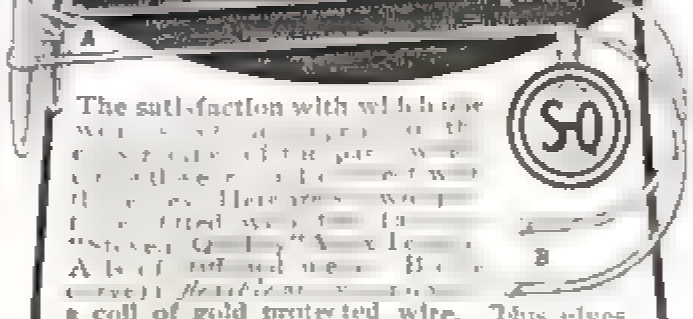

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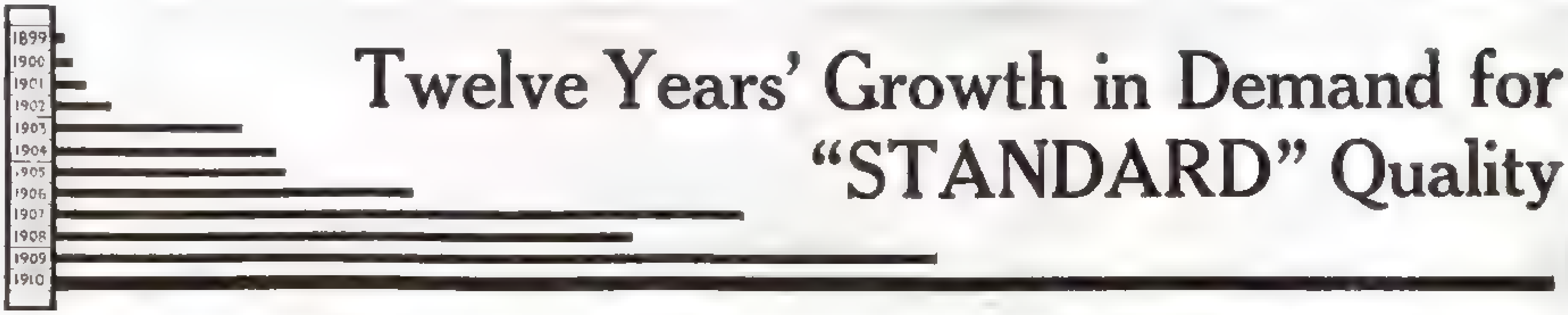

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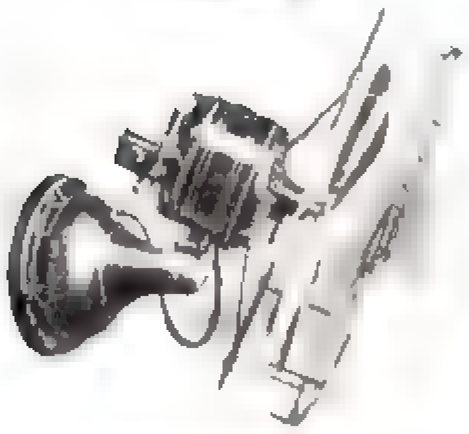

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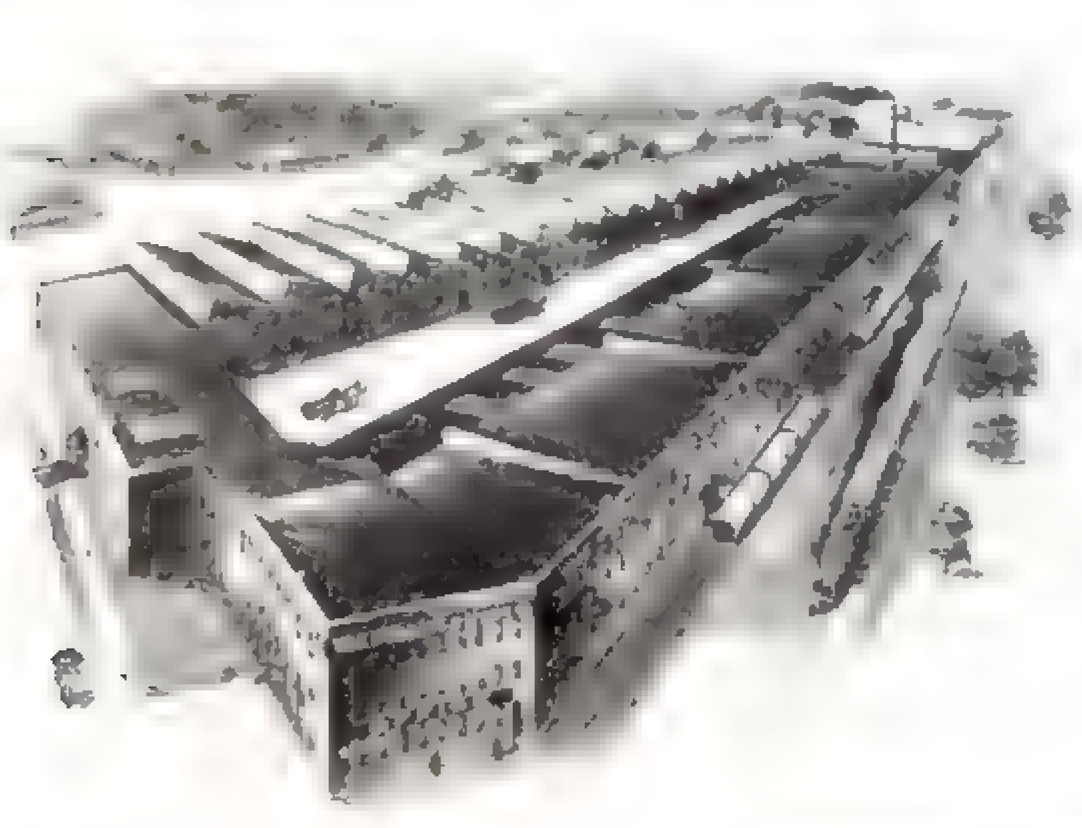

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It does not take a very advanced commercial mind to figure out why the Overland is the best car for the price in the world. To start with, everyone knows that it must cost less per car to build cars in 20,000 lots than in 5,000 lots. That applies to the manufacture of anything. One maker manufactures 5,000 cars a year. His competitor makes 20,000 during the same period. It is admitted that the factory cost of an automobile includes at least as much for non-productive labor as for productive. By non-productive is meant the foremen, superintendents, bookkeepers, clerks, general office force, and others necessary to superintend the productive labor, that of the workmen who actually make the goods.

Assuming that the non-productive and overhead charges in a factory amount to $1,000,000 per year, and the product of that factory is 5,000 cars, it will be seen that the cost per car for these two items alone will be $200, but if that factory makes 20,000 cars, the cost per car is only $50.

Everyone knows it costs more per ton to buy coal in single tons than by thousands of tons. That same principle applies to all merchandise, whether it be for steel, leather, wheels, hair for upholstery, tires, springs, etc. Therefore the manufacturer making 20,000 cars can naturally sell his product for less than he who only makes 5,000 cars, because he buys to better advantage.

Any factory that can manufacture 20,000 cars *must* be splendidly equipped with automatic and all other labor-saving and money-saving devices, which are too costly to be practical in the plant making but 5,000 cars. All parts *must* be exact, or the enormous output is impossible.

Still another feature, and that is the indebtedness, bonded and otherwise, of the various manufacturers. The factory without that indebtedness necessarily carries less overhead expense, since the interest on bond issues and preferred stock must be paid, and all of which increases the cost per car, for which the buyer pays.

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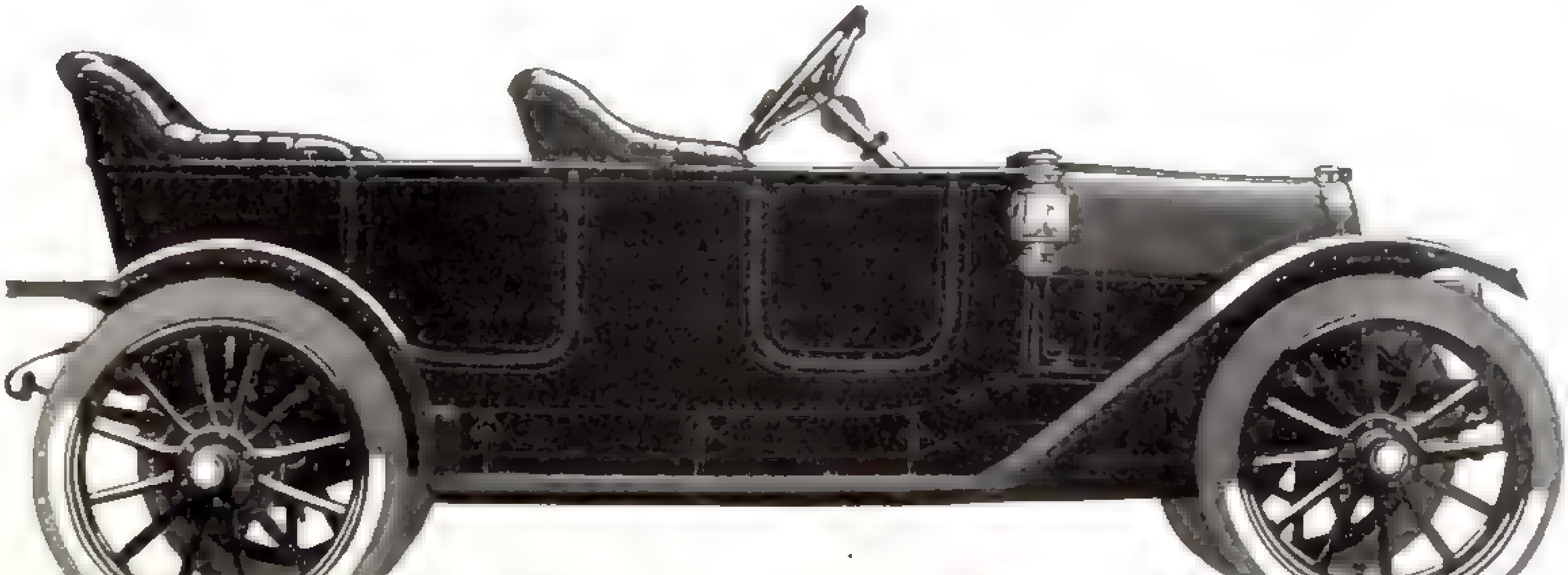


Model 52 **$1,600**

118 inch wheel base; 40 h. p. four-cylinder motor; Bosch Magneto; tires 34x4; pressed steel frame; handsomely finished body with fore-doors; shifting levers and door handles inside; trimmed with best hair and leather.

The Senator's Secretary

POLITICS and misery are commonly alleged to make strange bedfellows, but the tariff has them both beaten when it comes to odd intimacies; and the question of reciprocity with Canada seems to be an even stronger case along the same lines.

Likely as not President Taft thought, when he called his extra session of Congress for April fourth, that the reciprocity proposition had some—a few—friends among the Republicans of the Senate, which has the last say on it. No very friendly feeling had been shown in the regular session, but the President must have had an idea that, with the new Senators and older ones who might have seen a light, there was a chance for a kindly impulse, even if not for real friendship; and it undoubtedly has dawned on the President how badly he was mistaken.

The truth of it is, no matter what disposition the Senate makes of the reciprocity treaty, it has no friends among the Republicans in the Senate. There are a good many of the Republican Senators who will support it, but their support will be and has been perfunctory and because they are Administration men—and this is an Administration measure. Their support will be based entirely on the fact that Mr. Taft is a Republican President and has proposed this measure; also, they are rather sorry for Mr. Taft's predicament in the matter and are willing to help along—whenever home conditions will allow them to. Numerous Republicans, no matter how much they would like to help Mr. Taft out of his difficulty, cannot do anything but oppose the measure or ruin themselves politically. The opposition to the treaty has grown rapidly; and, though it is doubtful whether reciprocity will help or hurt much, the fact remains that—especially in the border states—there is vigorous opposition to the treaty, mostly among the Republicans to whom many of the men who will vote against the measure must soon appeal for support and reelection to the Senate.

Thus it has fallen out that the most vigorous friends Mr. Taft has had in his campaign to get reciprocity are Oscar Underwood, Democratic chairman of the Ways and Means Committee in the House, and Senator William J. Stone, of Missouri, who aspires to be the leader of the Progressive wing of the Democracy in the Senate. Neither Underwood nor Stone is especially concerned about giving aid and comfort to Mr. Taft; but they think it is good politics for the Democrats to support the measure, and they have been doing all they can to help it along. On the other hand, there is a little band of Democrats, led by Senator Bailey, of Texas, and Senator Simmons, of North Carolina, which is opposed to the treaty, consisting mainly of protection Democrats, friends of Bailey and amenable to his direction and suggestion—and thus opposed to any leadership to which Senator Stone may aspire.

A Paper Amendment

Senator Lodge, to show the position of Taft Republicans, is against the treaty on account of fish; but Senator Root, of New York, will support it, although he thinks such support will hurt him politically. However, in order that his support shall not be too strenuous, Senator Root handed to the Finance Committee a little amendment that showed how he felt on the subject, no matter what the committee did with it. The Senator from New York is a friend of the President. That is taken for granted; but there are times when the stern call of duty must be obeyed—and the time when he suggested his amendment was one of those. It was a simple amendment too—a mere paragraph of a few lines providing there shall be no free woodpulp and paper until all the restrictions concerning the export and importation of these products imposed by the various provinces of Canada shall be removed. As the bill passed the House of Representatives, the free importation of woodpulp and paper was provided for from Canadian provinces where there are no restrictions.

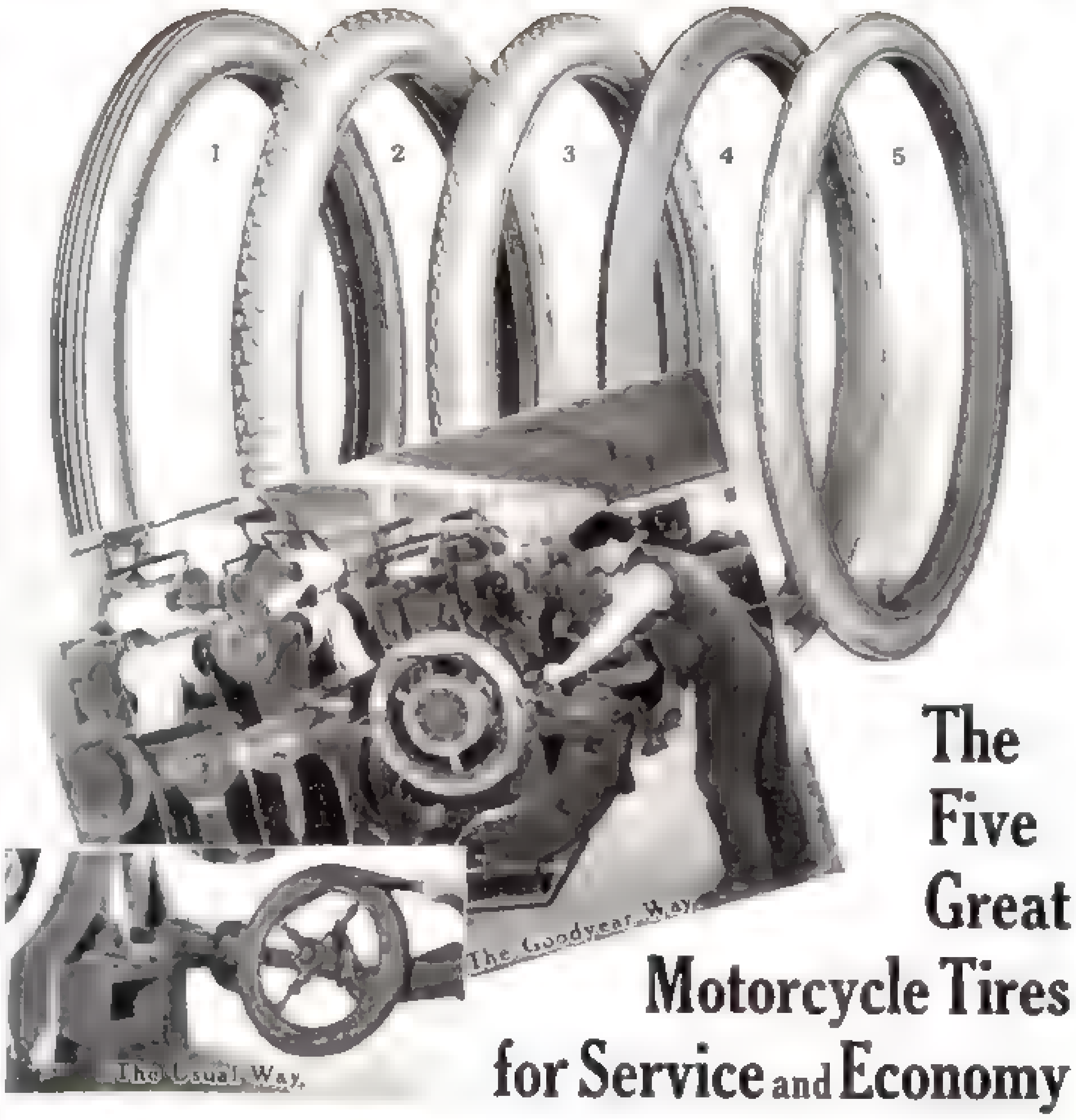
Inasmuch as the General Government of Canada has no authority over provincial restrictions of this kind, and as the several provinces that have made the restrictions are vastly more concerned in protecting their own forests than in increasing the foreign trade of the Dominion as a whole, the canniness of the Root amendment can be seen; for, if there shall be no importation of woodpulp and paper free from any part of the Dominion until the various restricted provinces shall remove their restrictions, there will be no importation of free woodpulp and paper. This item of the measure, which has brought a large newspaper support to the whole scheme of reciprocity, was instrumental in getting the movement started and is responsible for the friendly attitude of many of the great papers of the country. If free woodpulp and free paper are taken from these newspaper supporters of reciprocity, reciprocity will undoubtedly become unpopular in certain quarters and the Senate will instantly reflect that unpopularity. Maybe Mr. Root was not thinking of all this when he proposed his amendment, he being a friend of the President and for reciprocity—and maybe he was. At any rate, his plan increased the difficulties of the President enormously, made the Democratic supporters of the measure in the House hopping mad, and fully upheld Mr. Root's reputation of being able, at all times and places, to make one hand wash the other. Far be it from Mr. Root to place any obstacles in the way of reciprocity—which he is for, despite personal consequences and because he is a friend of Mr. Taft; but this woodpulp question is one of great and growing importance, and it must be handled in a broad and statesmanlike manner.

Why Stone Was So Bellicose

As this is written, the bill is not yet out of the Senate Finance Committee, where hearings are in progress; but a poll of the committee shows there are votes enough to report it whenever the committee thinks there have been enough protests made against it. It is the plan to report the bill without a recommendation—simply hand it to the Senate and say: "Here it is. Do with it as you will." Then they will do with it as they will. Senator McCumber is sitting firmly on guard, with about a thousand amendments he thinks should be added; and the industrious Heyburn, of Idaho, has about two thousand more he believes would look well in the measure. Also, there is a plan to attach the House farmers' free list to the bill in order to make the agony more horrible; and, all in all, the fate of the measure is problematical. It may pass in some shape or other—or it may not pass at all. Nobody seems qualified to prophesy just what will happen.

Meantime Senator Stone goes booming along, displaying most amazing industry and alarming versatility. Being a politician, he has picked out the kind of politics he thinks should be played and is playing that kind, regardless of his colleagues or anybody else. They did manage to cork him up for a time on war with Mexico, but there were moments when it seemed the Senator would arm himself, proceed to the border and declare war all by himself. He was very keen for war. He mourned over the degeneracy of the times. He called the attention of the perspiring Senate to the fact that in the old days no American on American soil could be killed by a foreign soldier without an instant governmental demand that there should be reparation. He said the fathers wouldn't have stood for the massacre of Americans without doing something about it; and he personally was in favor of marching down there, turning loose on Mexico and driving somebody into the sea. He wasn't quite sure in his own mind whether he wanted to drive Diaz into the sea, or Madero; but he was sure that one or the other—probably both—needed a saltwater bath, and he was in favor of having them get it instantly. He was ferocious and belligerent, which is contrary to his usual habit of mind, he being mild and soft-spoken.

Just what caused Stone to turn loose in this manner was not discovered by the Senate for some time. Then the story came out. It seems that El Paso and the surrounding territory is largely settled by Missourians; and, as Stone is from Missouri, they still consider him their friend and Senator. So most of them wrote to Stone, telling him for Heaven's



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sake!—to have the Government get a move on and declare war at once, so they might go over the border, acquire Mexico, decimate the Mexicans and establish Missouri colonies here and there in that fertile country. Stone immediately went to war—or tried to; but unfortunately there seemed to be no particular response from the people, and there was a whale of a response from the Democratic politicians, who led Stone aside and conversed with him—pleasantly, but emphatically—reminding him that it is the sole end and aim of the Democratic party to elect a President in 1912, and that it has been the usual custom of the Americans to reelect war Presidents. Hence they said to Stone: "Stop it!"—and Stone stopped.

There were other Democrats besides Stone who were itching to declare war, but they all held off. An occasional Republican let go some guff about what should be done; but the majority of the members of Congress on both sides were discreetly silent—the Republicans, because they could see no advantage to anybody from intervening or doing anything of the kind, and the Democrats, because they knew whatever political advantage there might be would go to the President.

Still, reciprocity and the Mexican situation are not the only troubles of President Taft. There is that arbitration treaty with Great Britain. That, every one says, is a most admirable project and one calculated to advance the cause of universal peace by leaps and bounds. So it may with Great Britain, and even with France; for there are rumors that a similar treaty will be negotiated with France. During this peace palaver the Kaiser has not been idle, and he has inquired where Germany comes in in all this arbitration talk. Also, he has viewed with alarm any such pact with England by the United States; and the men who are wise in governmental affairs have discovered that there is springing up in various parts of the country opposition to the treaty, which is being communicated to the Senate in various ways.

The Man Who Knows the Tricks

Judging from what the Senators hear, there is a strong underground movement, probably fostered by German agents, to get the voters of German birth or descent a large number—to protest to the Senate against the ratification of this treaty. Nor is the Senate very keen about it and it will be still less keen if it is shown to that body conclusively that the German voters of this country do not want action. Opposition has developed among some Irish societies, and numerous petitions from these bodies, praying for the defeat of the treaty, are being received by the Senate. Also, Mr. Taft has heard of the German opposition and has had the State Department sound Germany on a similar proposition. Germany was not much interested, at the time this was written, receiving the inquiry with "sympathetic interest" only, which in the language of diplomacy means what "nothing doing" means in the vernacular.

Mr. Taft is going ahead with his candidacy for the nomination in 1912, and, notwithstanding mention of the name of Mr. Justice Hughes as a suitable candidate and the now full-fledged Progressive League movement, is practically assured of the nomination. Most of the Congressional and other politicians in Washington on the Republican side would be pleased to be as sure of his election as they are of his nomination. A curious feature of the situation is that no inquirer as to what is to happen asks whether Mr. Taft is to be renominated or not. All the curiosity is concerning the man the Democrats will name. Mr. Bryan is reported to be well pleased with the campaigns for the nomination of Woodrow Wilson, Champ Clark, Joseph W. Folk, and probably that of Governor Marshall, of Indiana. There is no doubt of the Wilson, Clark and Folk movements. Mr. Bryan is opposed to Governor Judson Harmon, of Ohio, who has a full-fledged bureau at work in Washington, headed by Senator Pomerene, of Harmon's state.

One of the oldest political tricks is to multiply candidates before a convention, thus destroying the chances of all of them—and creating a situation that can be seized by a shrewd outsider. Though it cannot be said that Mr. Bryan is an outsider or yet a dark horse, it is perfectly true that he knows all the old political tricks.

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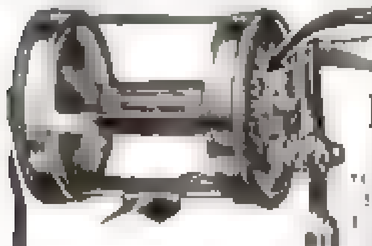

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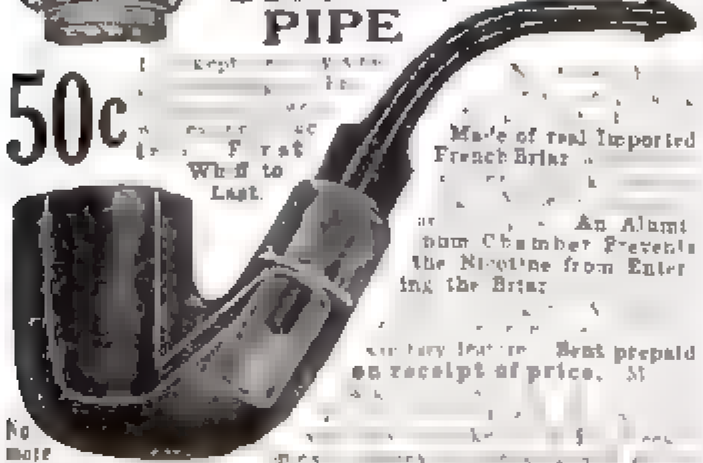

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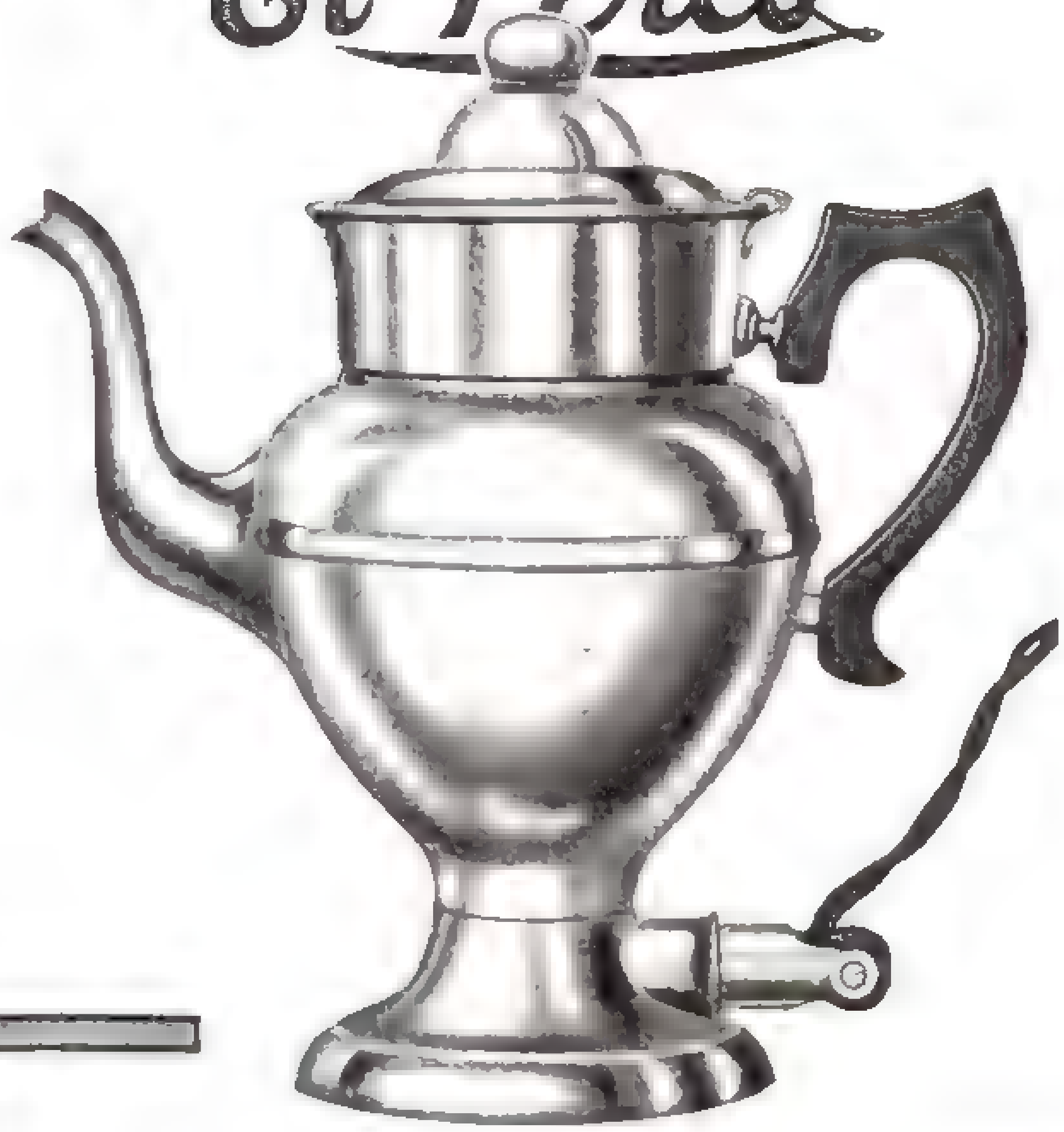

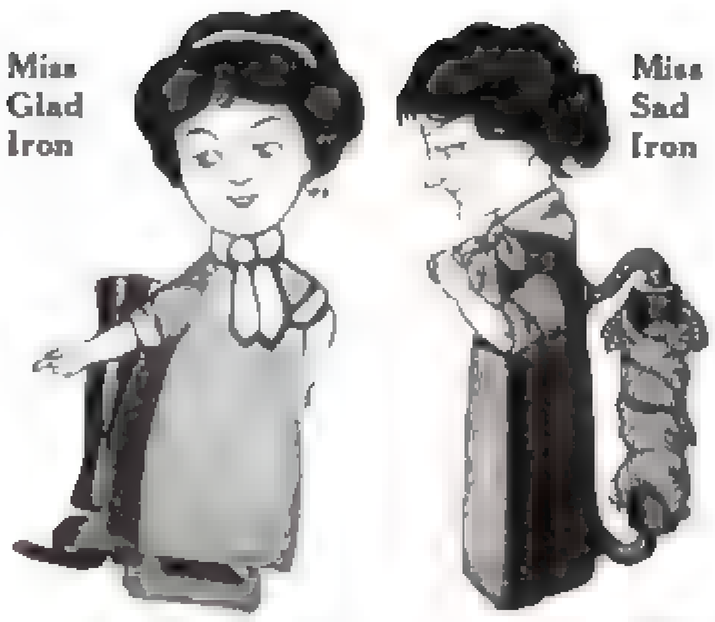

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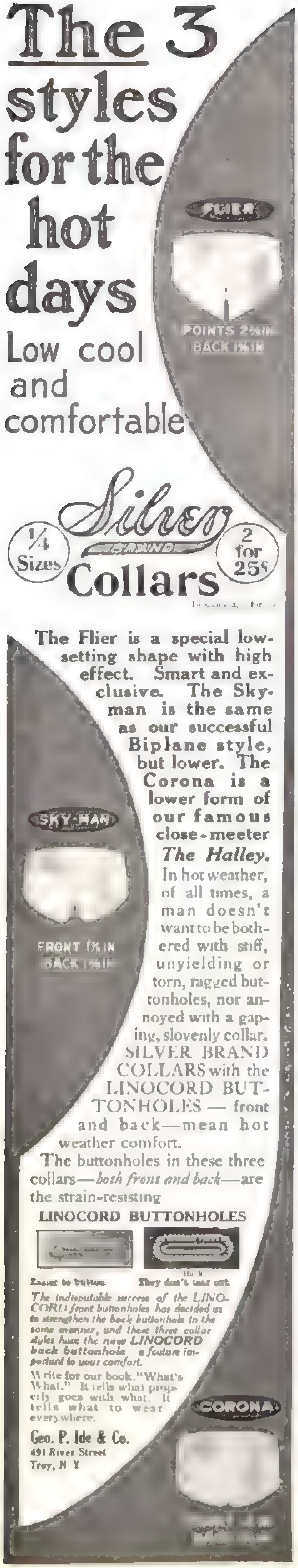

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By EDMUND VANCE COOKE

OUR psychologists, physiologists and sociologists of the universities and the Sunday supplements frequently explain to us that man—and especially woman—is undergoing a transformation. Neither in our work nor in our play are we at all the same beings we were a century or so ago. Where once we were separate workers, we are now atoms in a steel corporation. Where once we had establishments, we now hive together in flats. Our churches are social functions, our colleges are athletic clubs. In the single matter of locomotion there has come such a change that a man of today resembles his great-grandfather about as an eagle resembles a tumblebug.

Nominally, of course, we have changed but little. America is still a republic in the school histories, and love is still a prime motive in the magazine stories. The man who wrote "Let me make the songs of a nation" was really prophesying after the event. The last thing to change its essential characteristic is the song—especially the love song. We still warble of "barks" and "sails" in an era of twin-screws and smokestacks; we trill of "vine-clad cots" instead of steam heat, with elevator service; of "missives" and "daisies of the dell" instead of wireless rush letters and hothouse orchids.

If you want to see a perfect juxtaposition of nervous modernity and fossilized antiquity, go to a moving-picture show. The lifelike pictures are the most commonplace marvel of our time—shown in every country town; and the operator would have been hanged as a man in league with Satan in almost any Godfearing community not so very long ago. But the illustrated songs on the same bill!—they are the same witless drools of pre-Adamite man, set in the same scenes, familiar to the protoplasmic *hoi polloi.*

Now why should we not have love songs that recognize modern conditions? For example!

LOVE IS A GERM DISEASE

Love, which was the great deceiver,
  Now is known by its bacteria—
Just the same as typhoid fever,
  Erysipelas and diphtheria.
Each of these—yes, each of these—
Is, like love, a germ disease;
Each of these—yes, each of these—
Is, like love, a germ disease.

Love was once to be awaited
  As a God-sent opportunity.
Now its germ is isolated
  And is handled with impunity—
Doing with it as we please,
Since it is a germ disease;
Doing with it as we please,
Since it is a germ disease.

Could this possibly be mistaken for a song survival from a former century? Certainly not!

AGAIN, take the sentiment so dear to the pens of the sentimental songwriters—that of pristine love and perpetual fidelity. Everybody knows these are ridiculous—that is, everybody but the songwriters. Imagine a Newport jury-made widow, a Reno resident or a modern dramatic star singing about first kisses and love unto death! The most that these modern lovers have a right to expect is the assurance that they are spick-and-span, brand-new incidents in the lives of their new loves. Let us supply the logical setting:

DUET: I'VE NEVER LOVED YOU BEFORE

He:

I have loved in the land of the rising sun,
  I have loved where the sun goes down.
I have loved this, that and the other one—
  In yellow and black and brown.
  In some foreign town where I've been set down,
  I have loved, perhaps, a score;
I have loved a Chinee and a Cherokee—
  But I've never loved you before.

No; I've never loved you before—
Neither now nor in days of yore.
  Believe me, love; oh, believe it true:
  I have loved a lot, but I've never loved you—
I've never loved you before.
  I have loved in small and in large amount;
  I've loved so many I've lost the count.
  But, though I have loved the calendar through,
  I swear I have never before loved you—
No; I've never loved you before.

She:

I have loved the beard and the big mustache,
  And the cotton, just peeping through.
I have loved the man with a load of cash
  And the fellow with scarce a sou.
  I have loved the Jew and the Gentile too—
  And maybe a dozen more;
For I've loved a lad every chance I've had—
  But I've never loved you before.

No; I've never loved you before, etc.

War has always been a favorite twin motive with love in the sentimental song. Frequently, however, the prosaic exigencies of war and love have been overlooked. How would this do for a martial song? We might give it a flavor by calling it

HUP! DRAGOONS!

  Oh, 'tis sweet to read
  How the soldiers bleed
And the bold man is conquered by the bolder.
  'Tis sweet to cut a throat,
  To wear a pretty coat,
With an epaulet upon one's shoulder.
  'Tis sweet, as you know,
  To be master of a foe
And to run his carcass through and through, sir—
  But allow me to submit
  That it isn't quite so fit
If the enemy should run through you, sir.

Then it's—
  Hup! dragoons!
  Form platoons!
Run the enemy through, sir!
  Charge! Wheel!
  Give him the steel!
But what if he runs through you, sir?
  When you mount and ride
  For your enemy's hide
Be careful how you put your paces through, sir;
  Be sure to save the speed
  Of your strong and sturdy steed
For the time when the foe is after you, sir!

  When you're marching by,
  As the bugles cry
And the squeak and the rubadub are playing:
  When the girl of your heart
  Is standing there apart
And her white lips are pleading and praying:
  And you swear you'll die
  For the fervor in her eye,
Which tells you she'll wait through weal and woe, sir—
  But you change your mind
  When you're mustered out and find
She is married to the corner grocer.

Then it's—
  Hup! dragoons!
  Form platoons!
Well have you fought the foe, sir.
  Break ranks!
  But what are your thanks,
After she's married the grocer?

Then, again, the cold facts that marriage is denied to the recruit and that his financial standing is hardly consistent with the high cost of family living have, perhaps, been overlooked by the war-and-love school. Imagine the soldier singing his romantic calling and heroic standing, but ending by running against the serious fact of

SIXTEEN DOLLARS A MONTH

  I'm a gentleman, you see,
  Of an excellent degree;
I toil not and you seldom see me spin.
  I draw my rations daily;
  I live my life full gayly,
And I call on Uncle Samuel for my tin.

Chorus:

  I am a Government man;
  I live on the Government plan:
Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Sat.
One week, two weeks, three weeks, four weeks—I know where I'm at.
Each day is a holiday, from the first to the thirty-onth;
  And the Government pays
  For my holidays
Full sixteen dollars a month.

  Every officer salutes;
  The colonel blacks my boots
And he wipes 'em with his whiskers when it rains.
  The captain is my lackey
  Who brings my pipe and 'baccy—
And I kick him in the stomach for his pains.

Chorus:

  I am a Government man;
  I live on the Government plan, etc.

In these latter days, when a suffragette engages a husband with as much business sang-froid as she does a domestic, perhaps the ardent lover would stand a better chance if he sued in the latter capacity. How would this do for the suitor of the suffragette?

THE SUFFRAGETTIC SUITOR

I'm a suffragettic suitor and I'm just a trifle nervous
For fear that you should hesitate to take me into service;
But I'm convinced that I can suit a lady of your station,
And if you take me I believe I'll like the situation.
I cannot bake, I cannot brew, I cannot wash the dishes;
But yet in many another way I hope to meet your wishes.
I cannot please you very well in cooking or in cleaning,
But I will sweep you faithfully with quite another meaning.

I promise, if you'll take me, that I will not break the china—
I'll leave all that to Bridget and her dusky sister Dinah.
I will not salt the soup or scorch the dinner up completely;
For why should I assist the cook in what she does so neatly?
But I will dust your dainty cheeks with very best mustaches;
I'll brush the frown from off your lips, the teardrops from your lashes;
I'll sweep all trouble from your life, so far as I am able,
And serve you with my loving heart across the household table.

NOT only are engagements readily made, but they are as readily broken. Has any songwriter contributed a song to and for the divorce colony? If not let us squeeze out a couple of exuberant stanzas:

THE RENO RAG

  It used to be Dakota,
  Next door to Minnesota,
Where blizzards blew in winter and divorces grew in June;
  But it's so far behind the date
  We had to seek another state;
And, though you may not need it yet, mayhap you'll need it soon.

The SWOBODA
Physiological Exercise Without Apparatus

Builds vigorous brains, superb, energetic bodies, developing great nervous force, strong muscles and vigorous heart, overcoming lack of vitality by revitalizing, rebuilding and developing the body, brain and nerves, to their highest power

My Physiological Treatment is based on definite laws, heretofore almost universally ignored. It strengthens a generally run down physical and nervous condition, and increases the capacity for mental as well as physical labor — improves the memory, gives clearer and quicker perception and makes your daily work and life a pleasure instead of a drudgery.

No matter in what branch of industry you may be active, whether indoors or out, well or ill, whether engaged in mental or physical labor, I will prove to you by a ten days test that the Swoboda treatment solves the problem of disease resistance and full attainment of brain and body power and development.

It will give you a vigorous appetite and a healthy and capable digestive system to obey it; it will fill your arteries with rich blood, and will supply you with ideal physical and mental energy.

What Others Have to Say

"Gained 20 pounds in weight."
"Effect was almost beyond belief."
"Increased 16 pounds in 60 days."
"Liver now works like a clock."
"Swoboda Treatment an intense pleasure."
"Chest Measurement increased 5½ inches in 60 days."
"Muscles developed to a remarkable degree."

The Swoboda Treatment is the most condensed form of exercise possible. The physiological effect obtained from a few minutes of its use is startling, invigorating and satisfying. The instruction is given with complete success by mail, accordingly as each individual condition requires. My pupils range in age from fifteen to eighty-six and include both men and women.

My Treatment is no experiment. I have been giving it successfully to pupils all over the world for the [illegible] It is the [illegible] world. I have among my pupils [illegible] men, members of cabinet, ambas[illegible] governors, thousands of business men, farmers, mechanics and laborers, and almost an equal number of women.

I have to offer to you the most convincing evidence ever offered in support of any treatment in the history of the world. The information which I send free will be highly interesting, a revelation and education to you. Write for it and my guarantee to-day. Address

ALOIS P. SWOBODA, 435 Union Trust Bldg., Washington, D. C.

Out here, where quick divorces
Are served with dinner courses,
A woman learns to train a man as she would have him be;
Or else she seeks the nearest court
For separation and support,
And marriage-license coupons are attached to each decree.

Somehow there doesn't seem to be any "heart interest" in that sort of a love song. Let us turn to the pathetic poem of painful parting. It used to be very fetching as a song. Of course the setting and sentiment of most of them are wholly obsolete. The modern parting from a ladylove is frequently followed by a separation from a large lump of collateral as a balm for wounded affections. Why not recognize the matrimonial incompatibility of the high-flier and the joy-rider in appropriate verse.

THE AUTO AND THE AIRSHIP

The automobile loved the flying machine;
But the motor car had no wings.
So he wept bitter tears of gasoline
And attempted impossible things.
Though the foolish motor car fully knew
'Twas not what an automobile should do,
Yet he tried to fly as the airship flew.
And he fractured all of his springs—
He fractured all of his springs.

Take warning by the motor car and don't do what you shouldn't.
The motor tried, while the airship cried
And thought the motor wouldn't.
But any one knows it's perfectly true
You can't do things which you cannot do—
And the motor car simply couldn't.

The flying machine loved the automobile.
But the airship had no springs;
Nor was she fitted with spokes of steel,
Surrounded by rubbery rings.
And though she knew she never was meant
To move so out of her element,
Yet she tried to go as the auto went,
And she fractured both of her wings—
She fractured both of her wings.

Take warning by the airship, then, and don't do what you shouldn't, etc.

Oh, bitter, indeed, is the airship's cup
And the motor car's drink is gall;
For either the motor car must blow up
Or the flying machine must fall.
Since each is made for a different state,
They love in vain, for they never can mate;
So let us pity their sorry fate.
For theirs is the worst of all—
Yes, theirs is the worst of all

So let's be sorry for them both, and not do what we shouldn't.
Let no one cry he wouldn't try,
Or hint she might, but wouldn't.
For, oh, the motor car tried to float,
And, oh, the airship struggled to mote—
But both of them simply couldn't!

WE MUST hasten over several other types or sorts of songs. There might be a stanza for the manly man who wears clothesy clothes, eats foody food, lives in a homely home and loves the girly girl and who sings:

My girl's just like a girl—that's all;
Not like a goddess, staid and tall;
Not like a fairy, frail and small—
My girl is purely human;
Not like a witch with a wondrous thrall.
My girl is just like the best of all—
My girl is just a woman.

Chorus:

There are girls a lot in Wyandot;
There's another bunch in Butte.
There are quite a few more in Singapore
Whom I don't believe I'd suit.
There's a scad of girls in Kalamazoo
And a raft in Okmulgee;
And there may be a few in Timbuctoo—
But mine is the girl for me.

Not so the mercenary lover. His is a candid rhapsody, but not usually put into song-print:

My girl's hair is a golden hue;
My girl's features are golden too,
My girl is golden through and through—
My girl is truly regal.
Some other girl may accord with you,
But no other girl for me will do
But the girl on the golden eagle.

Chorus.

There are girls a lot in Wyandot, etc.

Yet, even in this unsentimental age, he is to be preferred to the flutterer from flower to flower:

My girl's hair is a flaxen jet,
My girl's eyes are a blue brunette;
My girl is lots of things, you bet—
My girl is more than twenty.
My girl has filled me full of debt;
Some other girl must pay that yet—
My girl is good and plenty.

Chorus:

There are girls a lot in Wyandot;
There's another bunch in Butte.
There are quite a few more in Singapore
Whom I don't believe I'd suit.
There's a scad of girls in Kalamazoo
And a raft in Okmulgee;
And there may be a few in Timbuctoo—
But there's never too many for me.

AFTER all is said and done, and after the modern school of the reconstructed love song is completely established in the phonograph, we may as well recognize the fact that there will still be reactionary maidens who want to be loved in the good, old-fashioned way as they, no doubt, will term it.

To make a song for such is simple enough, and we may as well create a small supply for the anticipated demand, thus

I WANT TO BE LOVED IN THE GOOD OLD WAY

I want to be loved in the good old way—
I'm just a little bit jaded;
I want three love letters every day.
I want to be serenaded
I want him to swear by the moon and sun,
I want him to bow the knee;
I want him to scorn all women but one—
And I want him to rescue me.

I want to be rescued from danger—
Perhaps from a burning house;
Perhaps from a villainous stranger;
Perhaps from a prowling mouse;
Perhaps from a horrible, fearful plot,
Like the maiden in the play;
Oh, I want to be saved from I don't know what—
In the good, old-fashioned way.

I want him to be the bravest knight
Who was ever on land or ocean—
Though whom, or why, or what he should fight
I haven't the slightest notion.
His gage of battle must be my glove
And worn where the world can see;
I want him to conquer the world for love—
And I want him to rescue me.

I want to be rescued from danger, etc.

By these few examples, may we not hope to establish the love song of the future? There are countless other combinations, but modernity must be insisted upon. *A bas le* nickelodeon song! *A bas les* cottages by the sea, *les* tender gloamings, *les* mossy dells, *les* silver moons! *A bas le* ten-cent song upon the partial-payment piano of the mushy but musical maiden. *A bas! A bas!*

It's too hot to read much, but this is short.

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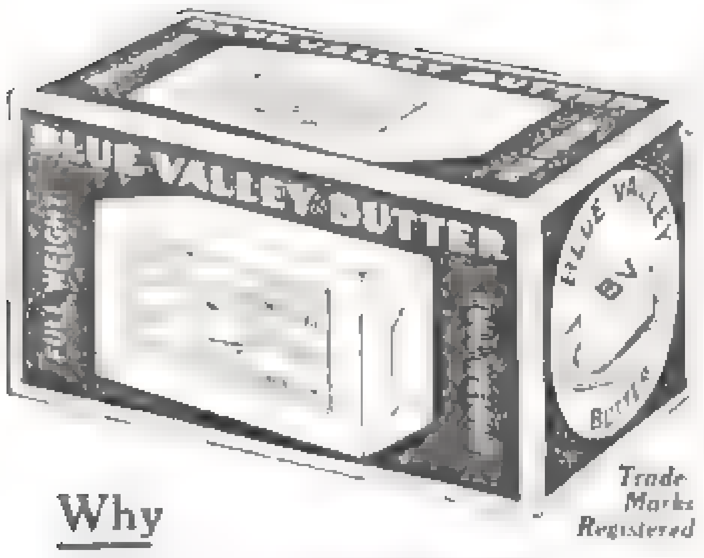

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Blue Valley The National Butter

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(6)

MAN PROPOSES

Continued from Page 19

About two minutes later B. Gurin fled wildly down the stairs with the newspaper still clutched in his hand.

V

ALTHOUGH Leon Sammet had at first been actuated by motives of a somewhat sordid nature in his negotiation of Mrs. Gladstein's betrothal, his subsequent behavior was tempered by the traditional hospitality of his race. As for his mother, Mrs. Leah Sammet, she entered upon the preparations for the reception with an ardor that could not have been exceeded had Mrs. Gladstein been her own daughter. Thus, when Sunday afternoon arrived, Mrs. Sammet's house on One Hundred and Eighteenth Street presented an appearance of unusual festivity. The long, narrow parlor had been liberally draped with smilax and sparingly decorated with ex-table-d'hôte roses, until it resembled the mortuary chapel of a Mulberry Street undertaker; and this effect was, if anything, heightened by four dozen camp-chairs that had been procured from the sexton of Mrs. Sammet's place of worship.

A fine odor of cooking ascended from the basement kitchen, and when Jacob Asimof had entered the front door at the behest of a colored man with white gloves he sniffed the fragrant atmosphere of the lobby like a coon dog at the base of a hollow tree.

"Am I the first here?" he asked Barney Sammet, the junior partner of Sammet Brothers, who had been detailed by his elder brother to receive the arriving guests, with strict injunction to keep an eye on the cigars.

Barney nodded gloomily.

"And ain't Mrs. Gladstein—I mean Sonia—come yet?" Jacob inquired.

"We just now got a telephone from her, the train from Bridgetown is late and she would be here in half an hour," Barney replied.

"That's a fine lookout," Asimof commented. "I bet yer by that time we would got a big crowd here."

The words were prophetic, for the shuffling of many feet on the front stoop preluded the arrival of Sol Klinger, Mrs. Klinger, Moe Klein and Mrs. Klein, who were immediately succeeded by the firm of Kleiman & Elenbogen, H. Rashkin, the coat-pad manufacturer, and Marks Pasinsky.

It must be conceded that Leon Sammet comported himself in a highly creditable manner, and he greeted his guests with a cordiality that embraced competitor and customer in one impartial, comprehensive smile.

"Why, how do you do, Mr. Klinger?" he exclaimed, and then he turned to Mrs. Leah Sammet, who stood beside him. "Mommer," he said, "I want you to know Mr. Klinger. Him and me has been competitors for twenty years already."

Mrs. Sammet nodded and smiled.

"For my part twenty years longer," she murmured, as she grasped Sol's hand.

"At a time like this, Mrs. Sammet," Sol rejoined, "it don't make no difference to me if a man is ever so much a competitor; what I claim is, let a sleeping dawg alone."

Mrs. Sammet indorsed the sentiment with another smile, and Sol with his retinue passed on into the back parlor for the purpose of inspecting the presents. In the mean time other guests had preceded them, and among them was a man whose bearing and raiment proclaimed the creature of fashion. Not only were his trousers of the latest narrow design, but they were of sufficient modish brevity half to conceal and half to reveal a pair of gossamer silk socks, which in their turn were incased by patent-leather, low-cut shoes. The latter exhibited the square knobbiness that only fashion artists can impart to the footgear of their models, while the broad laces that held them by the insecure hold of two eyelets were knotted in a bow that might have been appended to the collar of Mr. Paderewski himself.

"Ain't this Mr. Gurin?" Sol Klinger asked, and the creature of fashion nodded.

"You're a friend of the *Kahlo*, ain't it?" Klinger commented, employing the vernacular equivalent for the English word "bride."

"In a way," Gurin said evasively, "*aber* the *Khosan* I don't know at all."

Thus did Gurin imply that he was not acquainted with the future bridegroom, and Klinger volunteered the information that Asimof ran a drygoods store in Dotyville, Pennsylvania.

"I sold him goods for years," he added, "and I guess I would continue to do so, even if that *Ganef* Sammet would make twenty engagement parties for 'em. Did you see the samovar I gave 'em?"

He pointed proudly to a silver-plated object, and Gurin glanced at it scornfully.

"Potash & Perlmutter gives 'em solid silver," he commented—"a wide dish."

"Sure, I know," Klinger said, "thin like paper."

"[illegible] sterling," Gurin insisted, and Klinger made a telling diversion.

"I suppose you sent 'em something sterling also," he said.

"Me!" Gurin exclaimed. "Why should I buy presents? I am a retailer myself, Mr. Klinger, so I sent 'em some flowers."

"I don't see 'em nowhere," Sol retorted.

"They're over there," B. Gurin said, making a sweeping gesture in the general direction of the mantelpiece, and as he did so a bass voice sounded at his elbow.

"Put out my eye why don't you?" cried Abe Potash, and then he recognized his assailant.

"Say, what are you doing here?" he demanded.

B. Gurin looked coldly at his creditor and shrugged his shoulders.

"I got just so much right to be here as you," he said, "and that partner of yours too."

He hurled this defiance at Morris, who had entered the room on Abe's heels; but the retort passed unnoticed so far as Morris was concerned since he was absorbed in the contemplation of the presents.

"Well, Klinger," he said, "you are making Mrs. Gladstein a pretty fine present, ain't it?"

Klinger scowled.

"Mrs. Gladstein I ain't bothering my head about at all," he replied. "But when a cutthroat like Sammet makes out a scheme to steal away from me an old customer like Asimof I got to protect myself."

Morris whistled expressively.

"So you are making the present to Asimof?" he commented.

"Sure, I am," Sol answered. "As for Mrs. Gladstein, she got presents enough from me. The first time she was married I am sending money to the old country to my father he should make her a present on account Mrs. Gladstein's father is my father's a third cousin, understand me. And when she marries Gladstein, y'understand, I give her both an engagement and a wedding present both. And do you think that sucker, *olav hasholom*, ever buys from me a dollar's worth goods? *Oser a Stück.*"

"And you say Mrs. Gladstein was twicet married?" Morris asked.

"Ain't I just telling you so?" Sol replied.

"What was her first husband's name?" Morris asked; but the question remained unanswered, for at that very moment a confusion of noises in the front parlor signaled the arrival of the bride.

Morris and Sol followed the other guests from the rear parlor, and then it was that Morris discerned his partner's appreciative description of Mrs. Gladstein's claim to be in no way exaggerated. She was arrayed in a black silk dress of a design well calculated to display her graceful figure, while her oval face was shaded by a black picture hat, beneath which her large dark eyes glowed and flashed by turns. Moreover, her complexion was all cream and roses, and when she smiled two rows of even white teeth were exposed between a pair of tantalizing red lips.

Morris commenced to perspire with embarrassment as he remembered how he had planned to negotiate a match for this glorious creature—a task that only a very prince of marriage brokers might have essayed. He turned away; but as his eye rested on B. Gurin, who still lingered over the presents, he was obliged to admit that he had chosen a fitting candidate, and he even felt mollified toward his delinquent customer as he reflected on Gurin's lost opportunity.

"Gurin," he said, "ain't you going to congradulate the *Kahlo?*"

"I didn't know she was here at all," Gurin said sadly. The truth was that Gurin's presence at the reception that afternoon was not inspired by curiosity

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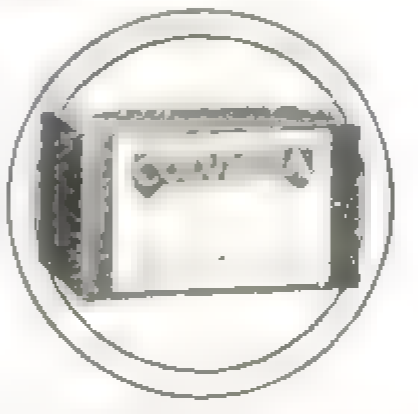

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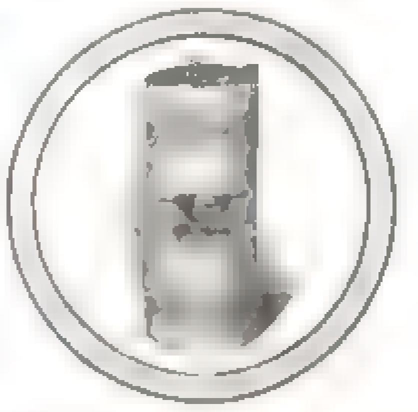
Sold by automobile and electrical supply houses and garages everywhere. If not handled by your dealer write us direct, mentioning his name.

Write for interesting descriptive booklet containing valuable information on many subjects for every owner of automobile, power boat or stationary gas engine.



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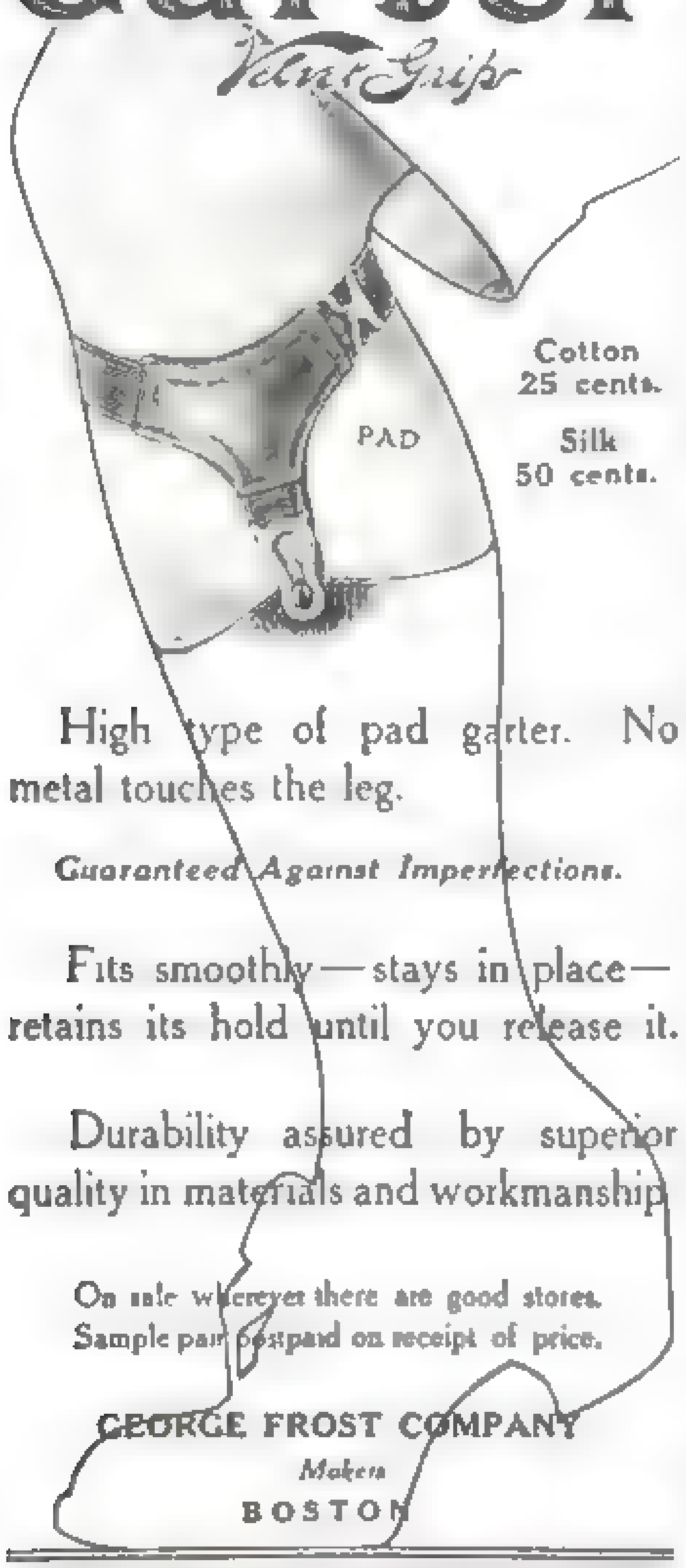

Cotton 25 cents.
Silk 50 cents.

High type of pad garter. No metal touches the leg.

Guaranteed Against Imperfections.

Fits smoothly—stays in place—retains its hold until you release it.

Durability assured by superior quality in materials and workmanship.

On sale wherever there are good stores.
Sample pair postpaid on receipt of price.

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Little Scalps Kept Clean with LIFEBUOY SOAP

CHILDREN need more attention than grown-ups in taking proper care of the hair and scalp.
A frequent shampoo with Lifebuoy will not only keep the scalp clean and healthy, the hair vigorous and glossy, but will destroy the germs of infectious disorders to which they are exposed at school or play, if it is freely used for the Bath and all toilet purposes. They like it and enjoy using it because it "feels so good."

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concerning either Mrs. Gladstein or Asimof. Business was undeniably bad with him, and he was making an earnest effort to keep his financial head above water. Thus he limited his personal expenses to the preservation of his wardrobe, and he had cut down his cost of living to a degree that permitted only a very low, lunch-wagon diet. He saw in Mrs. Sammet's hospitality the prospect of a meal, and although he was by no means courageous his appetite spurred him on to brave his creditors' wrath.

"I'll take a look at her," he murmured apologetically, and he began to elbow his way through the group that surrounded the engaged couple. Morris patted him on the shoulder as he passed and was about to return to the back parlor when a shriek came from the center of the congratulatory throng.

"Boris!" cried a female voice with a note of hysteria in its shrill tones.

"Sonia!" B. Gurin exclaimed, and the next moment he clasped Mrs. Gladstein in his arms.

. . . .

"You was asking me the name of Mrs. Gladstein's first husband," said Sol Klinger to Morris Perlmutter, as they descended the stoop together half an hour later. "It was Aaron Lutsky. He died two years after they was married. I knew his family well in the old country—hers too, Perlmutter. Her father was a feller by the name Polanya, and today yet he runs a big flour mill in Koroleshtchevitz."

"So I understand," Morris said; "but what's that you got there under your coat?"

He referred to a huge bulge on the right side of Sol Klinger's Prince Albert coat, which Sol was supporting with both hands.

"That's my present," Sol said, as if surprised at the question, "and if Marcus Flachs wouldn't give me my money back, understand me, I could anyhow exchange it for something useful."

VI

"IT DON'T make no difference, Mawruss," Abe said, as they sat in their showroom two months later. "The feller should got to pay us that two hundred and fifty dollars."

"But we would get lots of business out of them now that they are married, Abe," Morris protested.

"Sure, I know, Mawruss, and they got lots of presents out of us too, Mawruss," Abe said. "Counting the engagement and the wedding present, Mawruss, and my Rosie's new dress, and the pants which you bought it to go with your tuxedo, understand me—first and last we must be out a hundred and fifty dollars."

Morris nodded. He recognized that an opportunity was here presented to correct Abe's figures by the addition of fifteen dollars to the price of the engagement present, but he deemed it more prudent to await the arrival of Gurin's first order. In point of fact, Morris had begun to examine the mails with some anxiety for a letter postmarked Bridgetown. More than two weeks had elapsed since Gurin's wedding, and, making due allowances for honeymooning, it seemed to Morris that from an inspection of Mrs. Gladstein's stock, made by him on a congratulatory visit to Bridgetown, there was immediate need for replenishment.

"I don't understand why we don't hear from them people at all," he said.

"Give 'em a show, Mawruss. Give 'em a show," Abe replied. "A man only gets married, for the first time, once."

Morris shrugged.

"For my part, Abe, I ain't in no hurry," he said. "If you could see the way Leon Sammet gives me a look this morning when I seen him on the subway, y'understand, it would be worth to you a hundred and fifty dollars. Sol Klinger is feeling sore too, Abe. I seen him in Hammersmith's yesterday, and he says to me Flachs wouldn't exchange that samovar arrangement which he bought it, so he took it home with him, and he ain't drunk nothing but coffee in two months."

"I bet yer," Abe commented; "and he also ain't got an order from Asimof in two months. The feller is heart-broken, Mawruss. He even had made arrangements to sell his store in Dotyville and move over to Bridgetown, y'understand, and when he called the deal off the purchaser sues him for breach of contract yet."

"But why should he get mad at Klinger?" Morris asked. "Klinger didn't do him nothing."

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¶ Tickets will be sold with stop-over privileges, and will be good returning until September 15, 1911.

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¶ This low fare affords you an opportunity to enjoy economically one of the most delightful trips in the world.

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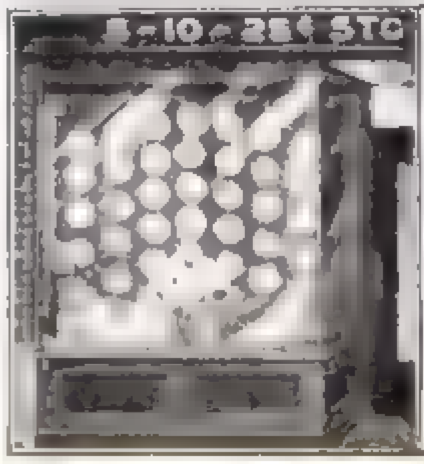

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Each Steero Cube combines just the right quantities of beef, vegetable, spices and seasoning to make a cup of richly flavored, appetizing, wholesome bouillon.

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[illegible] see that you are supplied. A[illegible] charges prepaid east of Rock[illegible] guaranteed. Dot Ham[illegible]

Send for catalogue of Hammo-ports, wall tents, [illegible] tents, awnings, etc.
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"Maybe you don't think so, Mawruss, but Asimof figures differencely; because he told me this morning that after the engagement is off, understand me, Mrs. Gladstein and him makes a division of the presents. Asimof takes what was sent by the concerns which is selling *him* goods, and Mrs. Gladstein takes the rest, all excepting a present they got from Marks Pasinsky.

"Pasinsky used to sell 'em both goods, y'understand; but fortunately, Mawruss, he sends 'em a dozen coffee spoons, so Asimof takes six and Mrs. Gladstein takes six."

"It's a good thing Pasinsky didn't send 'em a single piece of cut glass," Morris said thoughtfully.

"It wouldn't make no difference to Asimof," Abe said. "He would of allowed Mrs. Gladstein half cost price, give or take. He's a pretty square feller, Asimof is, Mawruss, and he said he would give a look in here this afternoon. We needn't be afraid from him, Mawruss. He's A-Number-One up to two hundred and fifty dollars, thirty days net."

Morris nodded again and walked slowly toward the cutting room, while his partner sat down to read the trade news in the Daily Cloak and Suit Record. Morris had hardly reached the doorway, however, when a strident shout caused him to retrace his steps in a hurry.

"What's the matter now?" he exclaimed; but Abe was incapable of articulate speech. Instead, he held out the paper and made noises appropriate to an apoplectic seizure, which Morris construed as a request to look at something of more than ordinary interest.

"Where, where?" he demanded, and Abe stuck a trembling forefinger through the printed page. As nearly as the torn edges of the paper would permit, Morris read the following paragraph:

> BRIDGETOWN, PA.—D. GLADSTE[illegible] STORE CLOSED. The stock and fixtures of the [illegible] understood that they [illegible] in Europe.

While Morris perused the item Abe gradually recovered his composure, and when his partner at last put down the paper Abe was able to smile the slow, ghostly smile of a man who has called four deuces with an ace full.

"Well, Mawruss," he said resignedly, "a feller must expect the worst when he got an optician for a partner."

HOW THE FRENCH DO BUSINESS

Concluded from Page 13

Despite the vast aggregate wealth, it is officially estimated that there are only about six hundred thousand persons in France with incomes exceeding three thousand francs—six hundred dollars a year, though the death duties on inheritances show a very large proportion of comfortable little fortunes instead of a few vast ones. In other words, the wealth of France is more evenly distributed than in other nations. Even the newswoman and the ragpicker seem to have their bonds and a modest cash reserve put away in an old jug. French cities are notable for two things: one is an absence of wretched poverty and slums; and the other a considerable number of small robberies, resulting from the general practice of keeping cash in the house.

These money items of the Frenchman's well-being have a tendency to make him appear miserly and sordid; so it is well to know that his love of certainties goes beyond money matters and that he is thrifty with other things. The tourist riding to Paris through the northern provinces looks out on broad acres of wheat lands. If he is riding in the spring, at plowingtime, he will see piles of manure, straw and land plaster placed close together everywhere. Even the farmer will be struck by the quantity of lime and humus that is being put back into the soil. On every hand there seem to be evidences of the best agricultural methods.

Now France has a total area just a trifle more than that of three of our leading wheat states—Kansas, Minnesota and Indiana; but France raises every year nearly half as much wheat as we do. During the past few years a good deal has been heard about the big wheat yield of Canada. Yet France today produces about two and a half times as much wheat as the whole of Canada. She raises more than any other European country except Russia—more, in fact, than any two other European countries combined. She raises virtually enough to feed herself; and so the Frenchman is always certain of his bread.

If the tourist visited the wine district at the same season of the year he would find laborers scraping up the rich soil that has washed from the hills during the winter and carrying it back to the grapevines growing on the terraces—the valleys being arranged to catch the soil; so it is not surprising to learn that France furnishes nearly half of the world's wine output. The Frenchman not only is certain of something to moisten his bread, but he has a great profit from champagne and other fine wines.

France produces twice as much beet sugar as we do. She is among the largest European producers of wool. Ten per cent of her whole area is in forests that yield millions of dollars in steady profit and partly make up for her lack of coal by furnishing wood and charcoal for fuel. She not only supplies her own requirements in meat, garden truck and dairy produce, but has a tidy surplus to export. Practically all she buys abroad, therefore, is raw material, such as cotton, wool, metals, coal, lumber and the like—and supplies such as oil and tobacco. The Frenchman is thrifty not only with his francs and centimes but with every apple, every tree, every foot of soil. The way he takes care of his money is only part of the system by which he takes care of everything else, from sardines to silkworms.

France is a land of certainties because it is a land of contentment and equilibrium. Her population just about balances—it has barely doubled in the past two hundred years; for in 1700 it was twenty millions and today it is forty. Her people just about balance as to occupations, for somewhat more than half of them are on the land and the rest in the towns. Her food supply just about balances with the national appetite in a normal year and her exports just about balance with her imports; so there is only a small foreign bill to meet.

Upon her profits at home and her bond-interest abroad France preserves a golden mean and adds to her well-balanced savings. The Frenchman is social and absorbed in his family, his relatives, his politics. His capital is the world's center of culture; his country offers everything that a well-balanced man can possibly want. So he stays in France and does his share toward preserving the happy equilibrium by having a small family, saving enough to educate his son and give his daughter a marriage portion; finally stepping out of his business at fifty and going fishing.

Now when the American goes to Paris to do business he finds the Frenchman lacking in the ambition by which he has been accustomed to move people at home. The youngster leaving school in America, England, Scotland or Germany selects an occupation chiefly for the opportunities it offers to rise by hard work. Present returns—and even stability—are often foregone for the chance of large returns in the future. In the business life of these nations there is always the desire for expansion; and one man builds himself up by showing his employees or his customers or his shareholders how to build themselves up. But that isn't the Frenchman's idea at all. His conception of a suitable occupation is the Government job, with its modest but steady salary, its absolute stability, its bit of official distinction and its pension at the end. With that sort of a certainty he can arrange his whole life—and it is merely a matter of keeping within his appointed expenditure.

If he goes into business and strikes a novelty or a field that promises to make him rich, he sticks to it long enough to secure what he sets out to get on leaving school—and then sells his interest. It is much the same with the French workman, the French clerk, the French youth whom the American may try to transform into a salesman or a superintendent. According to his lights, the French brother will work loyally and hard; but it is mighty difficult to throw him off the national balance.

Editor's Note—This is the second of a series of articles by James H. Collins on French Business Methods. The third will appear in an early issue.

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So pure and clean and fresh. Quality finer than any ice cream factory can make—at one half the cost. And as to ease, the

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THE young bride will appreciate no present so much as a Tyden Locked Dining Table [illegible]

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On outings Thermos adds to your convenience and enjoyment. It saves bother, work and money. Thermos keeps liquids or solids ice cold or steaming hot until you wish them. And you can have a delicious drink or a dainty luncheon wherever, whenever you want it. Thermos is [illegible]. Don't dream of going on a picnic without Thermos.

Pint Thermos Bottles	**$1.50 up**
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THE MODERN MOTHER

(Concluded from Page 16)

the more intelligent class. There is a flavor about the child brought up chiefly in the nursery or under the care of servants, no matter how well trained, that is unmistakable. A freeborn and unspoiled child does not like to lie, but he quickly learns the trick of fibbing if he has much to do with servants, whose chief protection lies in the slave virtues of submission and deceit. The healthy, unspoiled child is almost absolutely fearless. Leave him much of his time with servants and before he is five years old he is desperately afraid of the dark; his little imagination is stocked full of shapes of terror and of danger—of "Things" that will clutch him out of dark corners if he isn't a good boy; of giant cats that will come in through the window and eat him up if he doesn't go to sleep at once when his maid wants to get away for the evening. And before he is ten years old his clean little mind is crammed with all the vulgarity, the coarseness, the indecency and debasing superstition that have been accumulating in the countryside and the stable-yard for the last five hundred years.

The more closely a child can be compelled to associate with his parents, within reasonable limits, the better it is for both—though it will be a little hard on the child sometimes. If you want your child to grow up civilized keep him in the twentieth century while he is growing up, instead of relegating him to the dark ages of the nursery or boarding school and then wondering why he grows up such a young savage!

This greater amount of personal care of our own children will, it is true, require a considerable recasting of our stupid and antiquated hours of business and plan of work; but that is one of its chief advantages. Every working day—from that of the bricklayer to that of the banker—should be so planned as to allow time not merely for proper rest and food but for wholesome recreation and social intercourse, including that with our own children and families. The net result will be, as shown now by the unanimous result of thousands of experiments, that the actual amount of work done in seven or eight hours of labor a day will be twenty to forty per cent greater than that turned out in ten hours; and its quality will be improved in the same proportion. There is nothing we do quite so stupidly as work.

The success of the American mother today is in part due to the fact that she has a greater freedom of choice in selecting the father of her children, and in deciding whether she will keep him or not if he proves unworthy; and in part to the further fact that she is putting her brains into her business of child bearing, child rearing and home keeping, and training and developing her powers to the highest possible degree for this purpose. The one point in which she could be improved is in regard to the direction toward which her training runs. Most of the higher education of women is a cheap imitation of the higher education of men; and, as this is still largely a survival from the Middle Ages, the result is an enormous waste of time and energy upon dead languages, pure mathematics and a strange mummy called "pure literature," with all the life squeezed out of it.

However, our great democratic Middle-West universities are leading the way now to more rational and wholesome standards. And when the American mother is as thoroughly trained in the knowledge of her own wonderful body and that of her child, and their needs—in the knowledge of the chemistry of foods, and of physics and hygiene, of ventilation and house management—as she is in "literature" and dead languages, and the undying stupidities and formalities of culture; when she knows more of the effects of heredity and environment on the future of herself and her children and grandchildren than she does of the failures and stupidities and blunders of the past, which we call history—then the millennium will really come. The average American mother of today, being fortunately, from our fairer and more equable distribution of wealth and resources, neither an overworked drudge nor a mindless parasite, is able to devote and is devoting more of her time, more of her thought and more of her society to her children than any other mother in the civilized world.

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WHEN the weather is blazing hot, there's a world of comfort in "American" Electric Ironing. All the heat for the day's ironing is produced inside the iron itself, and applied so directly to the work through the bottom of the iron that even the handle remains cool.

You can put out the fire in the kitchen range. Attach an "American" Electric Iron to any ordinary electric lamp socket, and you pay only for the heat you're applying to the ironing. You don't waste heat, nor overheat the room.

Thus with the utmost comfort you have real economy. Users will tell you that while they save the cost of range-fuel for ironing, they see no appreciable increase in their bills for electric current—no matter who uses the iron.

And there's a more important economy of time. One iron does all the work—heats while it's working, and works while it's heating. You save all those weary steps to and from the range. The even, constant heat in the bottom of the iron makes the ironing quicker as well as better; and you lose no time cleaning the iron. Thus an ordinary all-day ironing can be finished by three o'clock, leaving time and energy for other things.

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It is so simple and so efficient that it can be used by anyone for all the household ironings; and it is so durable that it is guaranteed for three years.

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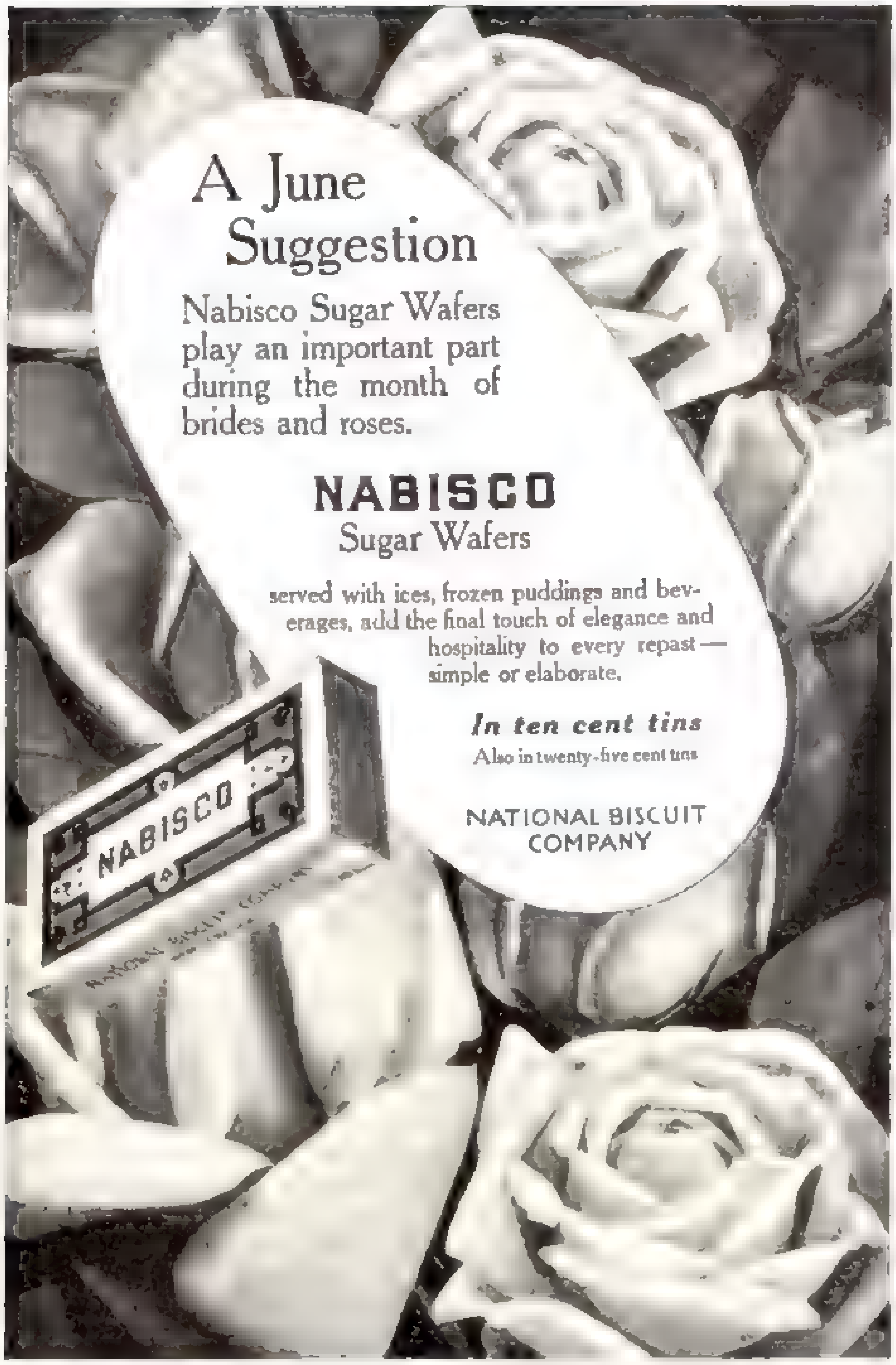
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Oddities and Novelties

Curiosities of the Fisheries

WHAT is the matter with the mackerel? They have all but disappeared and nobody has any idea of what has become of them.

In 1885 our mackerel fishery furnished half a million barrels of salted fish. Last year the catch was only about twenty-seven hundred barrels. What has become of this valuable food animal? Certainly it has not been wiped out by overfishing.

At the present time nearly two millions of dollars are invested in the business of hunting for mackerel—an industry prosecuted more in the way of a lottery than anything else, vessels being fitted out every spring in the hope that they will come back in their former abundance. Salted mackerel are now worth forty dollars a barrel.

If the great schools of earlier years have sought feeding grounds elsewhere how precious would be information of their whereabouts!

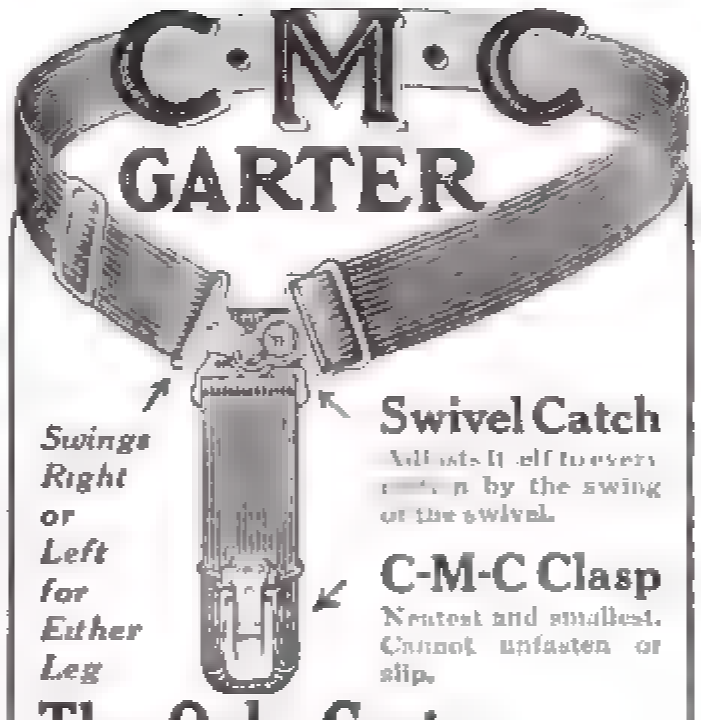
Dr. Johan Hjort, the Norwegian director of fisheries, says that the production of marine fishes is subject to such mighty influences as to be independent of the interference of man. For illustration, in 1902 and 1903 there was an extraordinary scarcity of fishes of all kinds over the whole North Sea and adjacent waters. Haddock almost disappeared, and such cod as were at hand presented a most miserable and diseased appearance.

At the same time was presented the unique spectacle of a general migration of large polar creatures from the Arctic Ocean southward. Arctic seals and white whales came down as far as the coast of Norway, and even to the Shetlands; and dead seabirds, much emaciated, were washed ashore by thousands along the northern shores of Europe.

Nobody knows what was the cause of these strange phenomena, all of which seemed to be in some way connected; but, two or three years later, the cod, haddock and other fishes were as numerous as ever. The activities of man had nothing to do with reducing their numbers or with the restoration of the finny population. Every year almost every square yard of the bottom of the North Sea, which is the most persistently used fishing ground in the world, is scraped several times by the huge dragnets known as "beam trawls." Yet there is no diminution of the fish supply.

Much influence has recently been used to persuade Congress and various state legislatures to enact laws forbidding the use of beam trawls in our own Atlantic waters, on the ground that they would soon wipe out all the fish. This is a notion disproved by experience in the seas of northern Europe, where such apparatus has long been in use. The Fisheries Bureau, far from believing the beam trawl objectionable, is anxious that it shall be adopted by our fishermen, because it would add enormously to the fish supply of the country.

Extending from Cape Cod all the way to Cape May is an area of ocean bottom, covering several thousand square miles, which is almost literally paved with fishes of a very valuable species, closely related to the celebrated European sole and fully equal to the latter as food. Its mouth is too small for a hook, however, and so not a single pound of this delicious food is brought to our markets in a year. If these fishes were sought with beam trawls they could be taken in practically unlimited numbers, not only to the great profit of the fishermen but to the substantial advantage of multitudes of people who would gladly welcome a new and cheap contribution to their diet.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Swings Right or Left for Either Leg

Swivel Catch
Adjusts itself to every [illegible] by the swing of the swivel.

C-M-C Clasp
Neatest and smallest. Cannot unfasten or slip.

The Only Garter Without Objections

Men prefer it because it will not tear the stocking and will not bind the leg

25 cents will convince you

The best [illegible] sample pair by mail [illegible]

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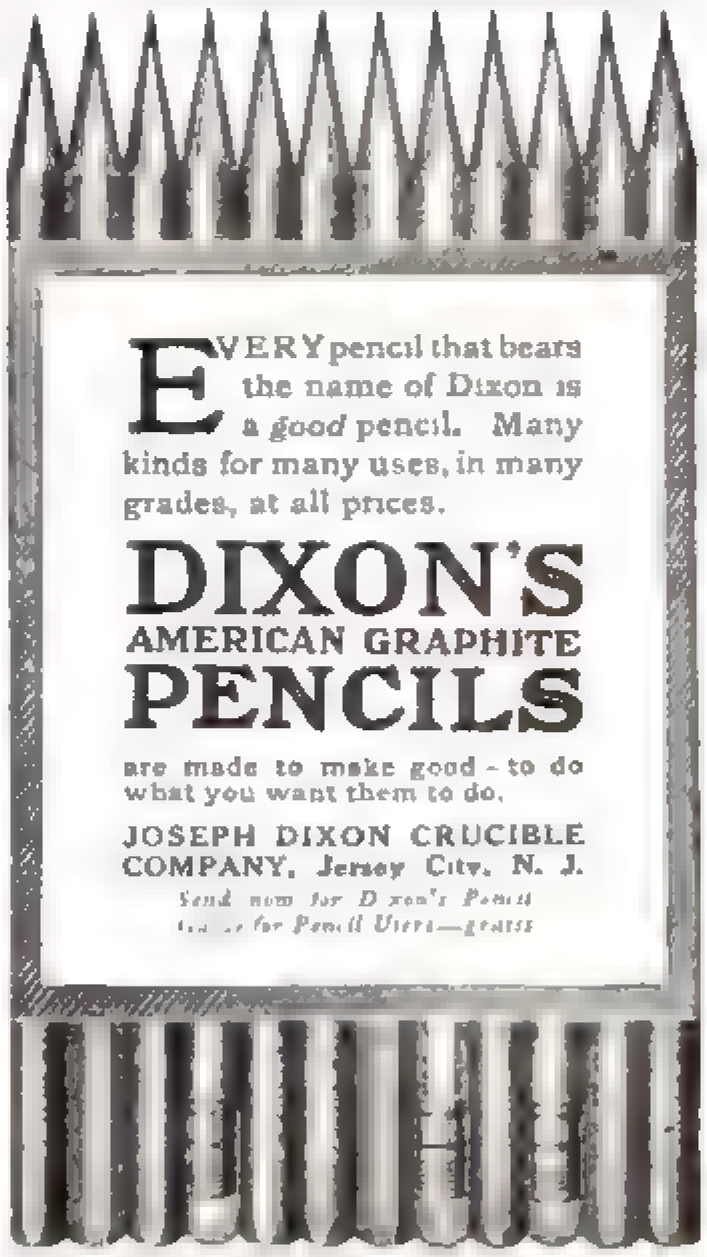
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DIXON'S
AMERICAN GRAPHITE
PENCILS

are made to make good—to do what you want them to do.

JOSEPH DIXON CRUCIBLE COMPANY, Jersey City, N. J.

Send now for Dixon's Pencil [illegible] for Pencil Users—gratis

Completely Finished, $16.50

This handsome Mission 45 in. Dining Table in Quarter Sawn White Oak is shipped complete [illegible] Sections. [illegible] a bed

"From Factory to You"
Price for 54 in. top $[illegible]

WRITE TODAY for our Money Back Catalog, [illegible]

Come-Packt Furniture Co.
614 Edwin St. Ann Arbor, Mich.

COME-PACKT

Specialties Wanted!

WE have a national selling organization selling our Wunder-Wurker Drink Dispenser to Soda Fountain owners, and want other specialties, either to market or manufacture—mechanical devices preferred.

Address, giving full particulars

Multiplex Faucet Co. St. Louis, Mo.

·U-ALL-NO·
·AFTER DINNER MINT·

is a delicious confection at any time—pure, fresh, dainty—no mint candy is so grateful to the palate.

Sold only in tin boxes
Never in bulk

We also manufacture
U-ALL-NO
Mint Chewing Gum

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Build Your Boat: Save One-Half

Our complete [illegible] Boat Book [illegible] how simple and easy [illegible] Boat with Pioneer Knocked Down Frames, any size or type you want. You just put the parts together [illegible] in our factory. Simple as A, B, C. Write for the Pioneer Boat Book Today. Pioneer Boat & Pattern Co., Wharf 38, Bay City, Michigan.

SHORTHAND IN 30 DAYS

Boyd Syllabic System—written with only nine characters. No "positions"—no "ruled lines"—no shading—no word signs—no "cold notes." Speedy practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address Chicago Correspondence Schools, 928 Chicago Opera House Block, Chicago, Ill.

ABBOT ACADEMY
ANDOVER, MASS.
A School for Girls. Founded 1828
23 miles from Boston. Address The Treasurer, Abbot Street

ICY-HOT

The Bottle That Keeps Hot Liquids Hot 24 Hours Cold Liquids Cold 3 Days

You can have hot or cold drinks while traveling, [illegible]

Icy-Hot Jars—[illegible] keep stews, vegetables, etc., hot without fire—desserts cold, without ice.

Accept No Substitute
There is Not a Better Bottle Made

The inner glass [illegible]

Many New Exclusive Features

At dealers [illegible] ICY HOT [illegible] $[illegible] up; quarts, $[illegible] up. Write for booklet

ICY-HOT BOTTLE CO., Dept. B, Cincinnati, O.

6% $100. DEPOSITS

5% Interest allowed on every Dollar you deposit with us. You may withdraw any time. 6% allowed on $100 time deposits [illegible] mortgages [illegible] to depositors [illegible] booklet, [illegible] Georgia State Savings Ass'n, 178 York Street Savannah Ga

5% SMALLER SUMS

3 h. p. Gile Boat Engine $42

Bronze Propeller and Stuffing Box Included
30-DAY TRIAL

Famous on the Great Lakes [illegible] Equally low prices on [illegible] h. p.

Special Offer to Demonstrators

Gile Boat & Engine Co., 310 Filer St., Ludington, Mich.

Traveling Salesmen

Don't waste an hour or two a day waiting for trains. Turn your spare time into money.

You can earn from Fifty to Two Hundred Dollars a month "on the side" by appointing agents to sell *The Saturday Evening Post* in towns of three thousand or less. Each appointment you make will net you a profit of fifty or seventy-five per cent.

Not a cent of expense to you. No house-to-house canvassing. No equipment to carry—not more than a pocketful at most. A big help with your regular line. Exclusive territory.

If you are a salesman—and want a good side line—write us at once.

CIRCULATION DEPARTMENT, THE SATURDAY EVENING POST
PHILADELPHIA, PENNSYLVANIA

This Sunshine Revelation-Box Sent Free if you pay the postage

Daintily packed, ribbon-tied, like a box of choicest candy, we offer these fourteen delicious

Sunshine Specialties

They are so entirely different from any other biscuits baked in this country, that we want *them* to tell their own surprising, toothsome and enticing story.

When you taste them you will readily believe that they are made in the lightest, brightest and cleanest bakery in the world. Literally baked in the sunshine—in the Bakery with a Thousand Windows. The influence of sunshine is reflected everywhere in their delicate substance and delicious taste.

Just the things to serve with ice cream, chocolate or any iced beverage. They solve the problem of the luncheon dessert, the afternoon tea and the "evening bite."

Send us 10 cents in stamps or coin (the postage alone costs us nine cents), with your name and address, and the name of your grocer, and this attractive Sunshine Revelation-Box shown here will be sent free by return mail.

See that your grocer has a supply, so that you may be the first to introduce these wonderfully delicious dainties to your friends.

Loose-Wiles Biscuit Co. 304 Causeway Street, Boston, Mass.
Bakers of Sunshine Biscuits

10 CENTS A DAY
BUYS THE
Pittsburgh Visible Typewriter
The Original *Visible Writing* Typewriter

Understand before you read another word that this is a full-sized, standard typewriter, made in our own factory at Kittanning, Pa. Not excelled by any machine at any price. Entire line visible; back spacer; tabulator; two-color ribbon; universal keyboard, etc.

$65 NOW—LATER THE PRICE WILL BE $100

One Pittsburgh Visible Typewriter *Given Away*
to every man or woman, boy or girl who will do us a small service. No selling or soliciting necessary, only a small service which anyone can render.

TO GET ONE and learn of our easy terms and full particulars regarding this unprecedented offer, say to us in a letter: "Mail your Free Offer."

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Dept. 29, Union Bank Building (Established 20 Years) Pittsburgh, Pa.

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Steel Motor Boats
Can't leak, sink or waterlog. Though so superior, very reasonable in price.
Boat Book FREE
Handsomest ever printed—illustrated in colors. Many interesting motoring facts. Describes famous Mullins line, showing *12 models, 16 to 26 ft., 3 to 30 H. P.* Also complete line row boats and duck boats—$22 to $39. Send for FREE book *to-day.*
THE W. H. MULLINS CO., 120 Franklin St., Salem, Ohio.

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SHORT-STORY WRITING
A course of forty lessons in the history, form, structure, and writing of the **Short-Story** taught by **J. Berg Esenwein, Editor, Lippincott's Magazine.**
250-page catalogue free. Write to-day.
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Cards, circulars, book, newspaper. Press $5. Larger $18. Rotary $60. Save money. Print for others, big profit. All easy, rules sent. Write factory for press catalog, TYPE, cards, paper.
THE PRESS CO., Meriden, Connecticut

WHY GO ABROAD?

(Concluded from Page 9)

If there be any degree in lies this is the past master of them all. Will you tell me why the human interest of a legend about Dick Turpin's head festering in Newgate, England, is any greater to Americans than the truth about Black Jack, of Texas, whose head flew off into the crowd when the support was removed from his feet and he was hanged, down in New Mexico? Dick Turpin was a highwayman. Black Jack was a lonehand train robber. Will you tell me why the outlaws of the borderland between England and Scotland are more interesting to Americans than the bands of outlaws who used to frequent Horse-Thief Cañon, up the Pecos, or took possession of the cliffdwellers' caves on the Rio Grande after the Civil War? Why are Copt shepherds in Egypt more picturesque than descendants of the Azteca, herding countless moving masses of sheep on our own skyline, lilac-misty upper mesas? What is the difference in quality value between a donkey in Spain trotting to market and a burro in New Mexico standing in the plaza before a palace where have ruled eighty different governors, of three different nations? Archeologists date the cavedwellers long before America was discovered—as late as 400 A. D.; as early as 8000 B. C. Why are the skeletons and relics taken from Pompeii more interesting than the dust-crumbled bodies lying in the caves of our own cliffs, wrapped in cloth woven before Europe knew the art of weaving? Why is the Sphinx more wonderful to us than the great stone face carved on the rock of a cliff near Cochiti, New Mexico—carved before the Pharaohs reigned; or the stone lions of an Assyrian ruin more marvelous than the two great stone lions carved at Cochiti? When you find a church in England dating before William the Conqueror you may smack your lips with the zest of the antiquarian; but you'll find in New Mexico, not far from Santa Fé, ruins of a church—at the Gate of the Waters, Guardian of the Waters—that was a ruin a thousand years old when the Spaniards came to America.

The Absent-Minded Indian

You may hunt up plaster-cast reproductions of reptilian monsters in the Kensington Museum, London; but you will find the real skeleton of the gentleman himself, with pictures of the three-toed horse on the rocks, and legends of a Plumed Serpent, not unlike the wary fellow who interviewed Eve—all right here in your own American Southwest, with the difference in favor of the American legend.

To be sure, there are four hundred thousand miles of motor roads in Europe; but isn't it worth while to climb a few mountains in America by motor? That is what you can do following the highway from Texas to Wyoming, or crossing the mountains of New Mexico by the great scenic highway built for motors to the very snowtops.

And if you take to studying native Indian life at Laguna, at Acoma, at Taos, you will find yourself in such a maze of the picturesque and the legendary as you cannot find anywhere else in the wide world but in America. This is a story by itself—a beautiful one; also, in spots, a funny one. Last summer, a woman of international fame from Oxford, England, took quarters in one of the pueblos at Santa Clara, or thereabout, to study Indian arts and crafts. One night, in her adobe quarters, her orderly British soul was aroused by such a dire din of shouting, fighting and screams as could only come, she thought, from some inferno of crime. She sprang out of bed and flew to her guardian protector in the person of an old Indian. He ran through the dark to see what the matter was, while she stood in hiding among the wall-shadows, trembling in horror of bloody deeds.

"Pah!" said the old fellow, coming back. "Dat not'ing. Young man, he git marry; an' dey—how you call?—shiv-a-ree heem!"

"Then what are you laughing at?" demanded the irate British dame, for she could not help seeing the old fellow was literally doubling in suffocating laughter. "How dare you laugh?"

"I laugh, mees," he sputtered out, "'cause you scare me so bad when you call I jomp in my coat mistake for my pants—dat's all!"

The Florsheim SHOE
LOOK FOR NAME IN SHOE

The College Tie

A Florsheim Fantasy—
Tan or Black Calf.

In the Florsheim Oxford you get a *good* shoe, plus the "Hugtite" heel and "Can't-gap" instep features. All lasts "Natural Shape" insuring comfort and a fit for every foot.

Ask your dealer about The Florsheim Shoe, or send amount and we will have our nearest dealer fill your order.

Most Styles $5.00 and $6.00

Our booklet, "The Shoeman," shows "A style for any taste—a fit for every foot."

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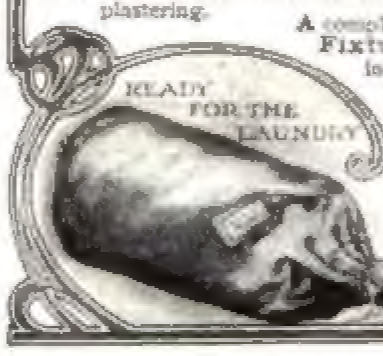
Chicago, U. S. A.

AS A CLOTHES HAMPER



THE PARKER LAUNDRY BAG

Absolutely Necessary In Every Home

A receptacle at once useful, sanitary and ornamental. Its neat and wholesome appearance, with its strong and durable construction, makes it quite up-to-date. Made from an especially woven cotton duck, White or Khaki, which having been thoroughly shrunken, can be washed as often as required.

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Bags are 10 inches in diameter and 25 inches in length, and hang free from the floor and out of the way of broom or mop.

The **Ring Fixture** is handsomely nickeled and will not tarnish or rust. Is easily attached to marble, wood or plastering.

A complete set consists of **Ring Fixture** (screws for attaching), **Two Bags** with drawstrings and leather address tags.

Price $2, prepaid anywhere in U. S. Money refunded if not satisfied.

J. M. Parker Mfg. Co.
39 India Street
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Booklet on request.

Save 9/10 of Your Tire Repair Expense

For five cents you, yourself, can *permanently repair any puncture—easier, quicker, and better than by vulcanizing.* Even the *worst blowout*—in tube or casing—can be quickly repaired with just your two hands and

TIRE-DOH
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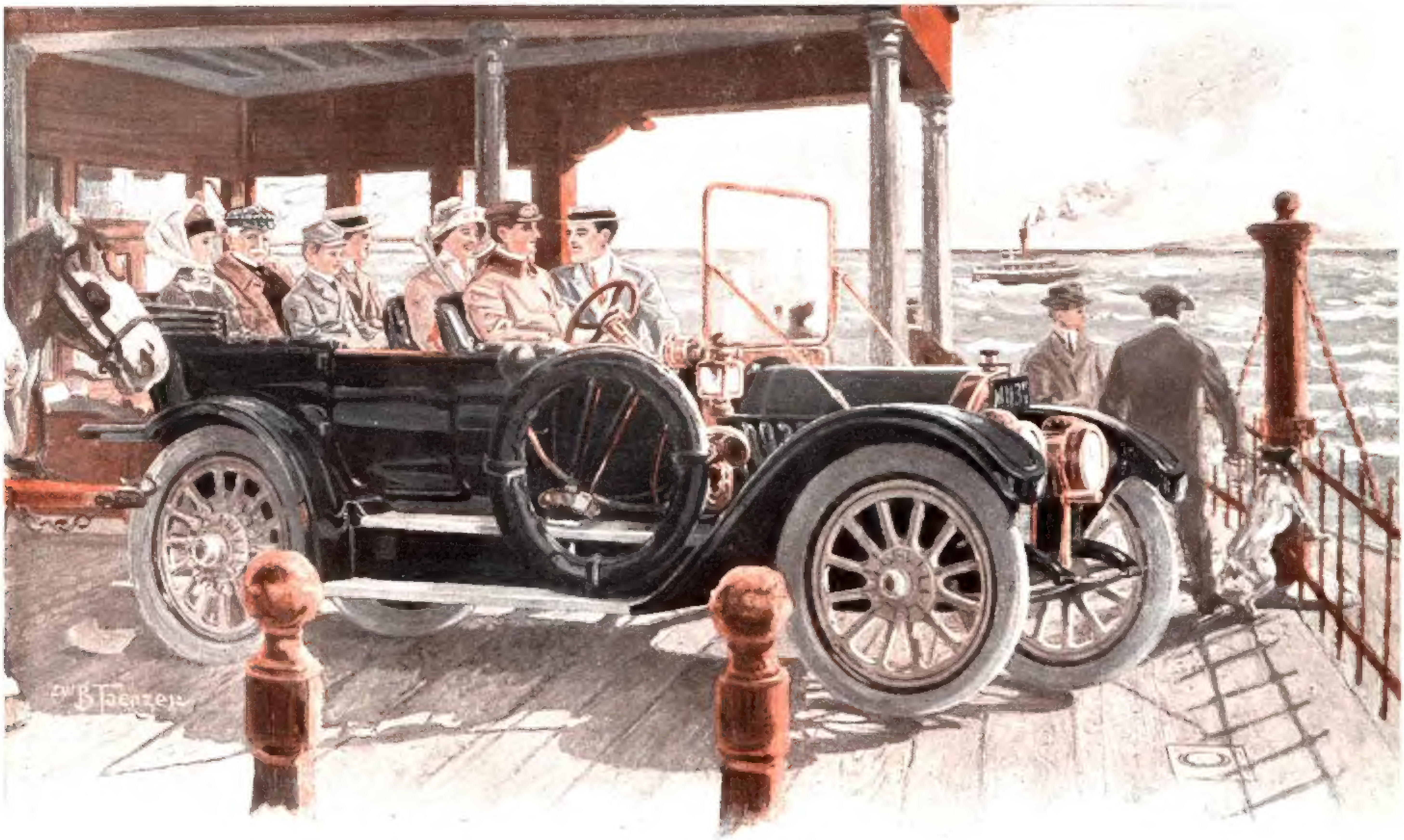
It makes a *permanent* repair as *tough* and *elastic* as the tire itself *at one-tenth the cost of vulcanizing.* Use it anywhere—in the shop or on the road. Only 15 minutes to repair a puncture, an hour for a blowout.

Besides saving nine-tenths of your tire repair expense you can *double the life of your casings* by promptly repairing cuts and sand pockets with Tire-Doh. Prove it to *your satisfaction at our risk.* We refund your money *upon request.* Ask your dealer for a Tire-Doh Outfit *today*—price, $2. Or send us $2 and get one *express prepaid.* You run no risk. Money back if you ask it. Order Tire-Doh NOW and save money.

Atlas Auto Supply Co., 71 East Adams Street, Chicago



"The pleasure I take in my Oldsmobile"

writes a New Yorker, "is due largely to the supreme confidence I have learned to place in this car. I say *learned* to place because I have owned other cars—good ones, too—but never before enjoyed the steady, quiet service which seven months' ownership of an 'Autocrat' has given me.

"My family can plan an outing of a day or of a fortnight with the precision of a time-table, and when we drive on the ferry we have the comfortable knowledge that nothing between Jersey and the Rocky Mountains need interfere with our pleasure, so far as the car is concerned!

"Grades:—your big, long-stroke engine will pull us up anything on which the wheels may obtain traction. Rough roads:—the large wheels and good springs make them less rough. Tire troubles:—large tires and demountable rims leave no room for anxiety there. Speed:—mile-a-minute whenever you want it—although I do not want it!

"There seems to be a little surplus ability somewhere in the 'Autocrat,' which gives it energy, flexibility, and life. It's a revelation even to a seasoned motorist like myself. It makes me feel as though I had 'new worlds to conquer' on every tour."

There are sound mechanical reasons for the "surplus ability" of the Oldsmobile. Any dealer or any of our Branch Managers will be glad to explain them without involving any obligation on your part. The catalogue also describes them and it will be sent gratis on request.

The "Autocrat"
4-Cylinder
Oldsmobile
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$3500.

THE SPECIAL	THE AUTOCRAT	THE LIMITED
4-Cylinder, **$3000**	4-Cylinder, **$3500**	6-Cylinder, **$5000**

OLDS MOTOR WORKS, LANSING, MICH.

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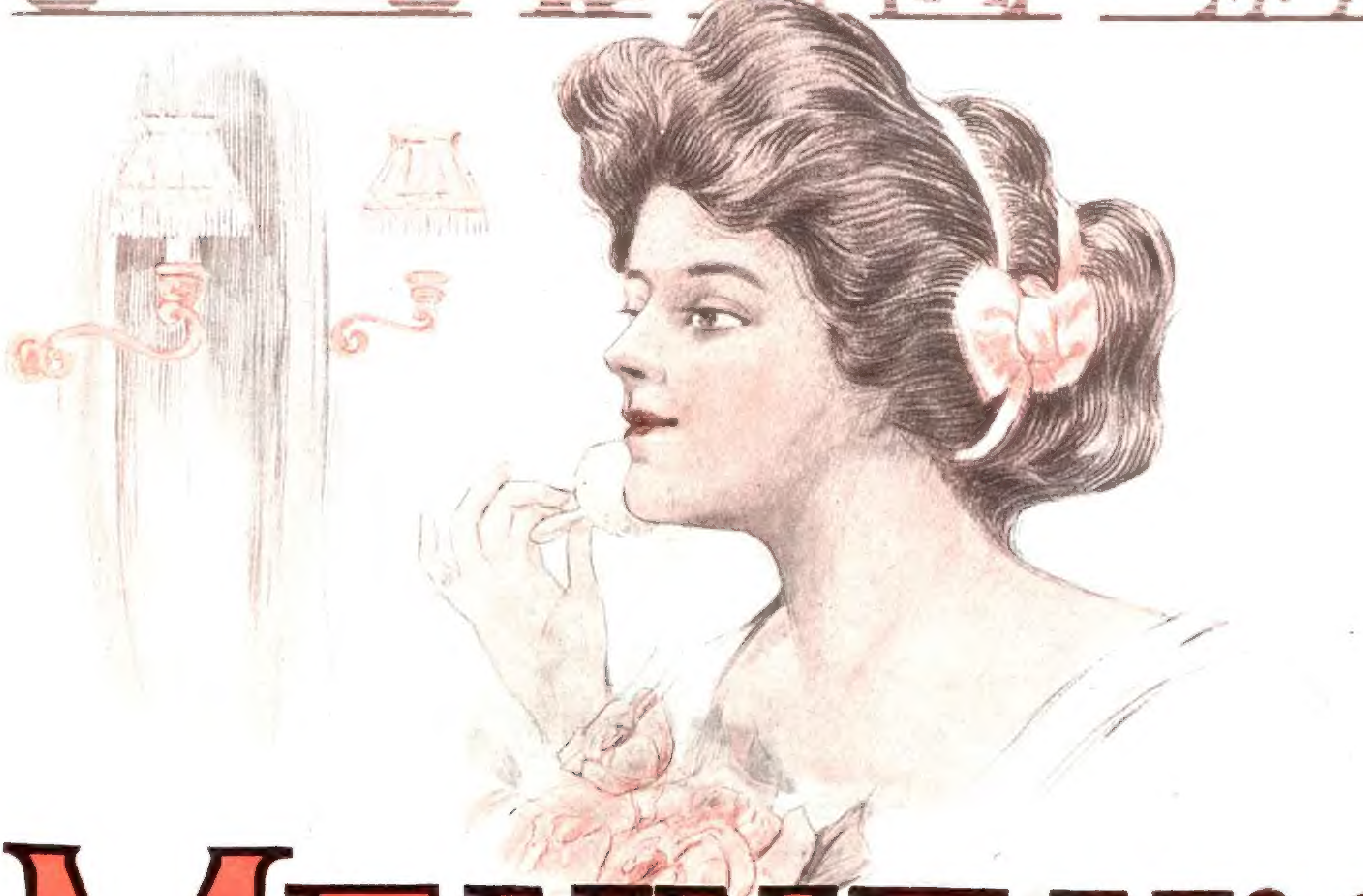

MENNEN'S

Borated Talcum

TOILET POWDER

MENNEN'S
BORATED TALCUM
TOILET·POWDER
FOR INFANTS AND ADULTS
GERHARD MENNEN CHEMICAL CO.
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Preserves the natural beauty and texture of the *Skin* no matter what the form of out-door sport may be.

A liberal application of *Mennen's Toilet Powder* before and after exposure to Sun and Wind, will prevent Sunburn, Prickly Heat and similar Summer annoyances.

A light dusting of the powder over the body, cools and refreshes the skin after the bath, and removes that sticky sensation.

Sample Box 4 cents, Stamps

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